

Juni 30, 2021

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Partidonan chikito no por ta yabi of tin e "hoogste woord"

De lo contrario MEP y AVP bay oposicion y laga e chikitonan cu 5 asiento goberna

Brindanan sosten ora cu mester

NI Partido MAS of RAIZ hunto cu ACCION 21 tabata e ganadotnan di e proceso electoral 2021 cu a tuma lugar diabierna ultimo, ya cu en total e tres partidonan aki a logra cinco asiento en total, pues cu no ta forma e mayoria den Parlamento.

Sinembargo reaccion di e tres lidernan di e partido aki, ta dunando e impresion cu ta nan ta bay forma Gobierno, cu ta nan t'e yabi di e proximo Gobierno di coalicion, cu ta un mentalidad of forma di pensa cu nan mes a pidi pa cambia durante di campaña tras di lomba.

Nan a grita pa cambio, nan a pidi pa kibra cu e politica tradicionalista di e dos partidonan grandi, pero diabierna ultimo no solamente pueblo a manda un mensahe un bes mas bon cla cu e ta sostene grandemente e dos partidonan politico grandi aki cu ta MEP y AVP, pero na mes momento no a duna mandato n'e tres partidonan chikito aki.

For di momento cu resultado di eleccion a bira conoci, tabata e tres partidonan chikito aki cu ta enfoke di atencion, halando tur atencion pa nan banda, pero sin cu nan tin un sosten real di pueblo p'esaki.

Si hacu algun analisis di e resultado aki, por menciona entre otro cu e tres lidernan, nan total di voto manera Marisol Lopez Tromp di MAS cu 4191 voto personal, Miguel Mansur di ACCION 21 cu 2019 voto personal y Ursell Arends di Partido RAIZ cu 1939 voto personal, nan tres ta yega na un total di 8149 voto personal.

Pueblo votador diabierna ultimo, a sostene e lider di MEP, Evelyn Wever Croes cu 7518 voto personal, mientras cu Mike Eman di AVP a logra un total di 6668 total di voto personal y nan dos hunto a logra e sosten di 14186 voto, cu ta 6037 mas cu e tres lidernan di partidonan chikito.

Si analisa e total di votonan di e partidonan tin cu menciona cu RAIZ, MAS y Accion 21, a logra un total di 13.565 voto total ricibi den eleccion diabierna ultimo, mientras cu Partido MEP y AVP, a ricibi sosten di pueblo pa un total di 39.049 cu ta casi 66.7% di e total di votonan emit, cu ta bolbe muestra e diferencia impactante di e dos partidonan grandi aki.

Ta un diferencia di 25.484 voto di diferencia y cu e tipo di cifranan aki, t'e dos partidonan tin cu papia, ta nan tin cu guia e proceso pa yega na un Gobierno nobo y tin cu stop cu e comedia politico cu tin n'e momentonan aki, caminda tin e impresion cu e tres chikitonan t'e lidernan den e proceso pa formacion di un Gobierno nobo.

Es mas e dos lidernan di tanto AVP y MEP, a haya mas voto nan dos hunto cu e total di e tres partidonan chikito aki, y a cu nan a ricibi 14.186 voto personal nan dos, mientras cu e tres partidonan chikito total, a totalidad 13.565 voto.

Pues e percepcion cu tin despues di eleccion cu ta partidonan chikito tin e yabi y cu ta nan ta define kico ta bay pasa, no a corecto.

Tambe lo ta interesante p'e dos partidonan grandi permiti e tres partidonan chikito aki asumi responsabilidad di gobernacion y sea e fraccion di MEP of esun di AVP sostene nan den Parlamento p'asina nan tin un mayoria, p'asina mira si nan lo tin e solucionnan p'e pais aki.

Total di votonan personal a trece ainda mas sentimento mixto den resultado di eleccion 2021

E sentimento mixto cu hopi a sinti diabierna anochi despues di resultado di eleccion 2021, a crece ainda mas dialuna atardi lat ora cu resultado di votonan personal a bira conoci, cu hopi pero hopi sorpresa, algun hasta increibel.

Kisas esun mas increibel pa hopi hende y expertonan den arena politico, t'e hecho cu e candidato number 3 riba lista di MEP, Dangui Oduber, a logra solamente 2060 voto, mientras cu no solamente el a hiba un campaña extremadamente intensivo, pero na mes momento Dangui tabata e Minister menos controversial den su maneho cu el a hiba den tres aña y mey di Gabinete Wever Croes.

AWEMainta a sigui e desaroyo aki di cerca durante di henter e campaña electoral caminda a mostra cu den seno di MEP tin un lucha hasta pa liderasgo di e partido, mirando e acogida grandi di Dangui den votadonan contra di lider di e partido Evelyn Wever Croes.

E tabata bisto pa hopi hende, sigur den propio seno di e partido, pero dialuna atardi tur hende a sufri un shock ora cu a bira conoci cu Evelyn a logra haya un total di 7518 voto personal, mientras cu Dangui despues di un campaña asina grandi, no a logra ni supera e cantidad cu el a logra den campaña 2017.

Algo ta robes y for di informacionnan ricibi for di seno di campañadonan di Dangui, ta reina decepcion ya cu no e resultado no ta cuadra cu e expectativa grandi cu sostenedornan di e yiu di Nelson Oduber tabatin.

Den reaccion di e ultimo aki, kende ta lider honorario di e partido geel, Nelson Oduber a pone riba red social cu su persona ta “done and gone”, dunando e impresion cu e ta decepciona cu e resultado aki pa su yiu y mescos cu e ex lider di MEP, tin hopi mas den MEP ta cana cu e pregunta rond, esta “ta kico a pasa?”

Otro resultado cu candidato di MEP cu a causa un sorpresa grandi tabata e hecho cu Glenbert Croes a logra

1929 voto personal, mientras cu anticipacion tabata pa supera 2000 voto y yega den becindario di 3000 voto loke no a wordo logra.

Evelyn Wever Croes a resulta e ‘vote getter’ mas grandi di e eleccion di diabierna anochi c’n total di 7518 voto cu sin duda tambe no solamente a lanta alegria cerca su sostenedornan, pero na mes momento tamba e habri caminda pa especulacionnan lanta cabes.

Un resultado cu no a wordo spera mirando e campaña grandi di tanto Dangui Oduber como Xiomara Maduro a hiba den e proceso electoral, pero ambos a mira nan cantidad di voto personal baha den e eleccion aki mientras cu di Evelyn si a practicamente redobla.

Den seno di partido AVP tambe tin algun situacion a presenta cu a laga pregunta atras riba henter e proceso y con esaki a bay di e forma aki, caminda e partido a sufri pa di dos proceso electoral sigui, perdida den cantidad di voto, loke no a spera cu esaki lo sosode.

Mike Eman lider di partido AVP a logra un total di 6668 voto personal caminda el a cay pa prome bes den ultimo cinco eleccionnan, bou di 7 mil voto personal, pero a bolbe demostra cu como lider di e partido berde, e ta sumamente valioso.

Mike de Meza number dos riba e lista berde, tambe a sufri caida den su total di votonan ora cu el a logra 1410 voto total compara cu 2028 cu el a logra den eleccion di 2017, mientras cu number 3 riba lista, Arthur Dowers, tambe a sufri un caida den su total di votonan logrando 1177 total di voto.

Un di e candidatonan clave pa AVP diabierna ultimo tabata Gerlien Croes, kende a mira su cantidad di votonan mas cu triplifica orea cu el a laba laba cu 2 mil voto logrando 1919 en total cu sin duda ta algo impresionante.

Benny Sevinger kende ta deteni pa motibo di investigacion den e caso di Avestrus, a logra di saca su mes cu 1614 total di voto cu ta un caidad di 1171 compara cu su totalidad den eleccion di 2017.

Resultadonan straño ya cu tanto riba lista di MEP y AVP, tin resultadonan cu no ta klop, cu no a spera cu esakinan lo t’asina abou y cu ta bolbe lanta especulacion cu lo por tabatin morsmento cu un proceso electoral cu a bira discutibel for di prome cu el a tuma lugar.

Yena lista cu number djis pa yena no ta refleho di seriedad pa goberna un pais

DURANTE di campaña electoral 2021, cantidad di politico a papia di integridad, papia di bon gobernacion, pero ora cu analisa e resultado di eleccion pa loke ta votonan personal, tin cu cuestiona e ponencia aki di hopi partido politico.

En berdad mester di integridad den gobernacion di e pais, pero sigur e partidonan cu ta presenta candidatonan cu lo por asumi un rol grandi den gobernacion cu integridad p'e pais, tin cu demostra esaki na momento di formacion di nan lista di candidatonan.

“Vox Populi, Vox Dei” pues ora cu pueblo papia politiconan tin cu scucha y diabierna ultimo un biaha mas pueblo a reconoce e seriedad di e dos partidonan mas grandi, cu rivalnan a cataloga semper como partidonan tradicionalista.

Si analisa e lista di MEP cu a presenta un lista completo mustrandu seriedad p'e proceso cu 29 candidato, di e grupo aki solamente candidato no a logra di supera e total di 100 personal cu ta relativamente abou.

Partido AVP cu a bira e di dos partido mas grandi, cu tambe manera custumber a presenta un lista cu 29 candidato, tin seis candidato so no a logra di supera 100 voto personal cu tambe ta relativamente abou, pero si mas cu e eleccion di 2017.

Partido MAS a presenta un lista cu 7 candidato di cual dos so a logra supera mas cu 10 voto, cu t'e lider Marisol Lopez Tromp cu 4191 voto y candidato number cuater Solangel Dinmohamed-Lacle, kende a logra 189 voto personal.

RAIZ cu a bira e di cuater partido mas grandi, a presenta un lista di 12 candidato y di e grupo aki cuater candidato lo a logra di supera 100 voto personal y e peso grandi di e exito di e partido a ser carga pa e lider Ursell Arends cu 1939 voto y cu e number 2 riba e lista, esta Geoffrey Wever cu 1430 voto.

Partido Accion 21 a presenta un lista cu 14 candidato

y di e grupo aki, nueb e candidato no a logra supera e total di 100 voto y aki tambe e lider iguel Miguel Mansur y e number dos Daphne Lejuez, a carga e partido. RED a presenta un lista cu 13 candidato y fuera di Ricardo Croes cu a haya 1184 voto personal, solamente dos otro candidato a logra mas cu 100 voto cu ta Kin-sasha van der Blik cu 114 y Rudy Lampe cu 170 voto.

Un di e gran perdedornan di eleccion 2021 a bira partido POR caminda di tortal di 16 candidato, solamente uno a supera e barera di 100 voto cu tabata e lider di e partido Alan Howell, kende a acumula 353 voto y esun cu a logra mas tanto despues di Howell, tabata R. Sint Jago, kende a logra 57 voto.

Pa loke ta partido PPA aki tambe ta solamente dos a logra mas cu 100 voto cu ta e lider Lisette Malmberg cu 943 voto sigui pa Natalie Geerman kende a logra 186 voto, pero ningun otro candidato mas a supera 100 voto.

UPP a presenta un lista cu 13 candidato y aki tambe t'e lider Seraida Pemberton a saca 132 voto y Booshi Wever a sigui cu 159 voto y e otroonan no a logra mucho sosten.

Den partido Pueblo Prome ta solamente e lider Michael Williams a bin haya un sosten solido di 304 voto personal y ningun otro a yega ni cerca di 100 voto, mientras cu partido Curpa ta mesun cos, caminda e lider Eric Ras a haya sostgen di 202 voto, mientras cu e otro 7 candidatonan ningun a supera ni 50 voto personal. HTC por ultimo a presenta un lista cu 6 candidato y tabata Gilbert Webb cu a logra 154 voto mientras cu e otro cinconan no por a supera e cantidad di 30 voto personal.

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Buelo humanitario number 10 pa hiba Venezolanonan regresa cas



GUARDA nos Costa (GnC) a logra facilita un otro buelo humanitario pa Venezuela. Ayera merdia a sali e di 10 buelo humanitario for di Aruba pa Venezuela.

Richard Kramers, Director di Guarda nos Costa a confirma cu 87 Venezolano cu tabata deteni of tabatin meldplicht na Guarda nos Costa a sali riba e buelo ey.

Entre nan tin cu djis a keda Aruba ilegalmente mas largo di locual ta permiti pa ley y tabatin algun cu a expulsa, despues di a sinta castigo pa un crimen cometi riba nos isla. E demas stoelnan den e avion a bay cu 43 Venezolanonan cu boluntariamente kier a regresa nan pais natal bek.

E buelo aki lo no tabata posibel sin cooperacion di Ministerio di Husticia di Aruba, Consul General di Venezuela na Aruba, Departamento di Aviacion Civil, DIMAS, Departamento di Relacionnan Exterior, IASA, Cuerpo Policial Aruba, Departamento di Finansa y Guarda nos Costa. No por keda sin resalta e bon cooperacion ricibi di LabHOH cu a facilita e testnan di Covid pa tur cu mester a subi e avion pa regresa cas.

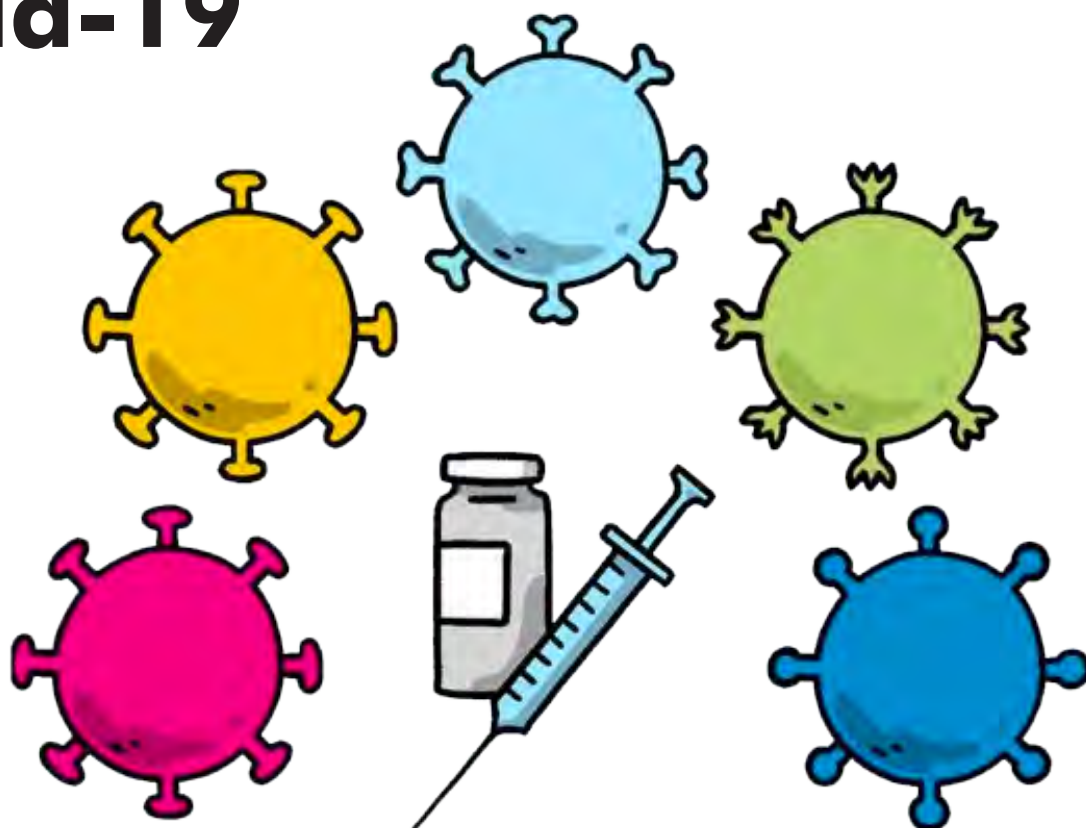
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Variante di Covid-19 nobo 'Delta' ta subiendo den caso activo y birando e variante mas dominante



MANERA tur otro virus, coronavirus (SARS-CoV-2) ta desaroya y evoluciona cu tempo, birando mas resistente contra antibiotica y inmunidad natural di e curpa e.o. nos a yega di conoce par di otro variante caba, esta esnan di Brazil, Reino Uni y Sur-Africa por ehempel.

Awor recién investigadornan ta specula e variante nobo, Delta, pa pronto domina e otro variantenan den casonan di contagio.

Actualmente, e variante mas contagioso t'esun di Reino Uni (UK) cual t'e variante 'Alpha'. Delta prome a wordo identifica na India y e casonan rapidamente ta subiendo na Hulanda. Esaki ta muestra di t'e tendencia den otro paisnan cercano tambe.

Cu e variante nobo y mas contagioso aki, ta importante pa sigui tuma medidanan p'asina preveni di hinca nos mes mas profundo ainda pa loke ta trata contagio y e consecuencianan cu ta bin c'esaki, si nos mester di yega un cantidad halto di casonan activo atrobe.

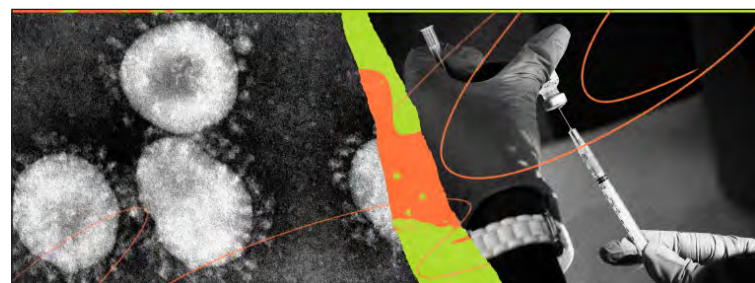
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Top 3 Female votegetter AVP: Jennifer Arends-Reyes ta agradecido

DESPUES di un eleccion sumamente importante pa pais Aruba diabierna ultimo, unda cu Partido di Pueblo Arubano AVP a logra obtene 7 asiento p'e siguiente gobernacion, a warda ansiosamente p'e votonan individual di cada un candidato.

Sra Jennifer Arends-Reyes, un candidata prominente riba e lista berde y kende a hiba un campaña honesto cu hopi energia positivo a logra obtene 530 voto. Sigur un cantidad di voto cu Jennifer ta agradecido pe, logrando asina mantene di keda top 3 di 'female votegetter' di partido AVP.

Un eleccion cortico y sigur riba man pa cualkier partido cu a prepara pa un eleccion na september, sinembargo, no obstante tur e obstaculonan riba caminda, Jennifer a hiba un campaña digno di su representacion den Parlamento. For di 2013 Arends-Reyes ta riba lista di AVP, debutando asina na #20 y a logra

drenta Parlamento cu 608 voto tras di su nomber. Den Parlamento Jennifer a sa di traha duro pa presenta varios mocion entre otro riba e tereno di cuido pa nos muchanan, incentivo fiscal, studiantenan, labor y hobenan y turismo y a logra esaki tambe cu mayoria voto na favor.

Na 2017, Jennifer a subi di number y a bay eleccion ocupando #10 y a logra 588 voto. Por bisa cu practicamente a mantene su sostenedoran.

Diabierna ultimo Aruba a eherce nan derecho di voto. Jennifer a presenta su mes na Colegio Ora Ubao conhuntamente cu un grupo grandi di su simpatisantenan p'e por a eherce su voto. Hunto cu su casa Ricky y nan yiu muher, Jennifer a vota riba #11 pa un mihor Aruba.

Anciosamente a warda e resultado individual y Aruba a sa un biaha mas sostene Jennifer cu 530 voto. Si nos analisa demas candidato y otro partido, apesar di tur e con- tra-

tiempo, y perdiendo cortico mas e atakenan continuo na partido AVP, Jennifer ta agradecido na cada un persona cu a keda kere den su persona, y a dun'e un voto, un voto di confianza pa continuidad den e area politica.

Si nos analisa e candidatura y votonan individual pa partido AVP, Jennifer a ocupa su mes na puesto number 8 cu mas voto ricibi pa cu eleccion y ta den top 3 'female votegetter' pa su partido.

Pa Jennifer Arends Reyes ta hopi importante e mandato di pueblo y di por a mira e votonan na su persona, e ta un yamada cla pa continua cu su persona den Parlamento. E simanan nos dilanti lo ta hopi crucial pa determina si Jennifer na final lo logra keda cu un puesto conforme e deseo di pueblo.

Por ultimo Jennifer kier un biaha mas gradici su campaign manager, TeamJennifer y tur cu a cana cune di cas pa cas, combersa y scucha e pueblo su dolor y preocupacion. Un campaña husto y honesto, pero cu e compromiso na su pueblo di sigui traha y lucha pa prosperidad aki na Aruba, un politico 'determina cu firmeza'. Danki Aruba!



ANUNCIO

SETAR ta informa cu lo tin trabounan di mantencion riba **diahuebs 1 di juli 2021 di 7:30 am pa 4:00 pm**

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to the reported amounts of assets and liabilities and the disclosure of contingent assets and liabilities at the date of the statutory financial statements and the reported amounts of revenue and expenses during the reporting period. Significant items subject to such estimates and assumptions include the carrying amount of unearned health premium reserves, premium deficiency reserves, liabilities for unpaid claims, aggregate life policy reserves, valuation allowances for receivables, and valuation allowances for deferred income taxes. Actual results could differ from those estimates and such differences could be significant.

(e) Cash, Cash Equivalents, and Invested Assets

In accordance with the requirements of the NAIC SAP, bonds, certain preferred stock, and short term investments are typically stated at amortized cost or the valuations promulgated by the NAIC. Investments in bonds not backed by other loans are generally carried at amortized cost, except where the NAIC designation indicates that a bond be carried at the fair value. Changes in prepayment assumptions are accounted for prospectively. Discount or premium on bonds is recorded for the difference between the purchase price and the principal amount. Investments in common stock and certain preferred stock are stated in accordance with the requirements of the NAIC SAP, which approximates fair value. Interest revenue is recognized when earned. Realized gains or losses on sales of investments are determined on the basis of specific identified cost and recognized in net income. Short term investments are stated at cost, which approximates fair value. For the purpose of the summary statutory statements of admitted assets, liabilities, and capital and surplus, short term investments include investments that have a maturity of 90 days or less as of the date of acquisition and cash includes negotiable certificates of deposit that have a maturity date of one year or less at the date of acquisition. Unrealized gains or losses on bonds and stocks, including the common stock of the Company's unconsolidated subsidiary, are excluded from income and credited or charged directly to unassigned surplus. If any unrealized losses on bonds or stocks are deemed other than temporary, such unrealized losses are recognized as realized losses. The Company has not recognized other than temporary losses on securities during 2020 or 2019. Contract loans are stated at their unpaid principal balance, less an allowance for loan losses, if any. As of and for the years ended December 31, 2020 and 2019, the Company had no impaired contract loans.

(f) Investment in Mexican Subsidiary

During 2003, the Company established Bupa Mexico, Compañía de Seguros, S.A. de C.V., a 99.99% owned subsidiary, which was incorporated on July 31, 2003 in Mexico. The investment in this entity is recorded based on the underlying audited GAAP equity of Bupa Mexico adjusted to a statutory basis of accounting as required by Statements of Statutory Accounting Principles (SSAP) No. 97, investments in Subsidiary, Controlled, and Affiliated Entities, a replacement of SSAP No. 88.

(g) Premium and Annuity Considerations Recognition and Acquisition Costs

Accident and health insurance premiums are recognized as revenue ratably over the time period to which premiums relate. The liability for unearned premiums for accident and health contracts represents the unexpired portion of the premiums in force and is reported on the summary statutory statements of admitted assets, liabilities, and capital and surplus as unearned health premium reserves. Life and annuity premiums are recorded as income when due from policyholders under the terms of the insurance contract. Recognition of life premium income is consistent with the assumptions made in calculating the related policy reserve. Costs of acquiring and renewing business are expensed as incurred.

(h) Aggregate Reserve for Life Contracts

The aggregate reserve for life policies and contracts is actuarially computed in accordance with state statutes and administrative regulations. The aggregate reserve for life contracts has been calculated principally using the net single premium method and CRVM and is reported in the summary statutory statements of admitted assets, liabilities, and capital and surplus as aggregate life policy reserves. The mortality and interest assumptions used for life contracts were derived from the 1958 and 1980 Commissioners Standard Ordinary Mortality Tables assuming interest of 3.0% to 5.5%. The aggregate reserve for life contracts includes reserves for reported claims in the process of settlement, valued in accordance with the terms of the related contracts, as well as reserves for claims incurred and unreported based on prior experience of the Company. The Company previously offered various life insurance products including interest sensitive whole life.

The Company determines income tax balances and related disclosures in accordance with SSAP No. 101, Income Taxes, a Replacement of SSAP No. 10R and SSAP No. 10. Deferred tax assets and liabilities are recognized for the future tax consequences attributable to differences between the financial statement carrying amounts of existing assets and liabilities and their respective tax bases. Deferred tax assets and liabilities are measured using enacted tax rates expected to apply to taxable income in the years in which those temporary differences are expected to be recovered or settled. The effect on deferred tax assets and liabilities of a change in tax rates is recognized in surplus in the period that includes the enactment date. The Company classifies net interest expense related to tax matters and any applicable penalties as a component of income tax expense. The admissibility of the Company's gross deferred tax assets is based on the provisions in paragraph 11 of SSAP No. 101. In response to the COVID-19 pandemic, the Coronavirus Aid, Relief and Economic Security Act ("CARES Act") was signed into law in March 2020. The CARES Act lifts certain deduction limitations originally imposed by the Tax Cuts and Jobs Act of 2017 ("2017 Tax Act"). Corporate taxpayers may carryback net operating losses ("NOLs") originating during 2018 through 2020 for up to five years, which was not previously allowed under the 2017 Tax Act. The CARES Act also eliminates the 80% of taxable income limitations by allowing corporate entities to fully utilize NOL carryforwards to offset taxable income in 2018, 2019 or 2020. The enactment of the CARES Act did not result in any material adjustments to the Company's income tax provision for the year ended December 31, 2020, or to its net deferred tax assets as of December 31, 2020.

(k) Reinsurance

Premiums written are ceded on a treaty basis. Health per risk excess reinsurance contracts are maintained to protect against losses over specified amounts arising from any one occurrence or event. Premiums ceded to other companies have been reported as a reduction of premium income. The insurer is not relieved of its primary obligations to the policyholder in a reinsurance transaction. In 2020 and 2019, the Company entered into an excess of loss (XOL) treaty with Sirius International Insurance Corporation (Sirius) covering its health risks. The amount retained by the Company is up to \$400,000 per claimant and \$600,000 for claims classified as Maternity Complication Losses. The full risk per claimant in excess of \$400,000 is then transferred to Sirius after meeting an aggregate deductible on the sum of all such claims. This transfer of risk is contracted as a fixed premium per member explicitly stated in the contract. The contract was bid out to market participants resulting in a competitive premium for the risk transferred. The Company has both coinsurance and yearly renewable term treaties on its small block of life risks. These treaties were also placed in the open market with full transfer of risk for the amounts specified in the treaties. There are no additional premiums, allowances, or loss adjustments based on the portfolio experience that would limit the risk to the reinsurers or return risk to the Company. Based on these points, these contracts also meet the requirements for reinsurance accounting. The Company assumes health risks from affiliates. The

Company has treaties with Bupa Mexico, Bupa Guatemala Compañía de Seguros S.A. (Bupa Guatemala) and Bupa Dominicana S.A. (Bupa DR), companies under common ownership, which have both coinsurance and XOL elements. Bupa Panama S.A. (Bupa Panama) and Bupa Ecuador S.A., Compañía de Seguros y Reaseguros (Bupa Ecuador), Bupa Insurance Bolivia SA (Bupa Bolivia) only have an XOL treaty with the Company. Bupa Insurance Limited (BINs) has a coinsurance treaty with the Company. The coinsurance treaty with Bupa Compañía Seguros de Vida S.A. of Chile (Bupa Chile) was terminated in 2019, and the Company entered a retrocession reinsurance contract with Axis Re Se, a European public limited company, where the Company reinsured 100% of both premiums and losses written by Bupa Chile. The coinsurance treaty with Axis Re Se was terminated on January 31, 2020. The Company entered into a new retrocession contract with Sirius International Corporation (Sirius) on February 1, 2020, a European public limited company, where the Company reinsured 100% of both premiums and losses written by Bupa Chile. This retrocession contract was terminated on January 1, 2021. The Company has a reinsurance contract with Lloyds Syndicate #2001, managed by Amlin Underwriting Limited, covering 85% of both premiums and losses underwritten by Amlin. BIC has a reinsurance contract with Compañía de Seguros Bolívar S. A. (Seguros Bolívar), a company incorporated in Colombia, where the Company reinsures 95% of both premiums and losses written by Seguros Bolívar. Assumed reinsurance premiums, commissions, expense reimbursements, and reserves related to reinsured businesses are accounted for on the basis consistent with those used in accounting for the original policies issued and the terms of the reinsurance contracts. All of these treaties have full transfer of risk for the amounts

specified in the treaty. There are no additional premiums, allowances, or loss adjustments based on the portfolio experience that would limit the risk to the Company or return risk to the ceding companies. Based on these points, these contracts meet the requirements for reinsurance accounting.

(l) Nonadmitted Assets

Certain assets, such as work in progress, deferred tax assets, deposits, prepaid expenses, electronic data processing equipment, furniture and equipment, receivables 90 days past due, and nonadmitted portion of loan to related party have been designated as nonadmitted assets by a charge to statutory surplus.

(m) Fair Value Measurement

The fair value of financial instruments represents estimates of fair values at a specific point in time determined by the Company using available market information and appropriate valuation methodologies. These estimates are subjective in nature and involve uncertainties and significant judgment in the interpretation of current market data. SSAP No. 100, Fair Value Measurements, specifies a fair value hierarchy based on whether the inputs to valuation techniques used to measure fair value are observable or unobservable. Observable inputs reflect market data obtained from independent sources, while unobservable inputs reflect the Company's assumptions about market participants' assumptions based on the best information available in the circumstances. In accordance with SSAP No. 100, the fair value hierarchy prioritizes model inputs into three broad levels: Level 1: Quoted prices for identical instruments in active markets that the Company has the ability to access; Level 2: Quoted prices for similar instruments in active markets or quoted prices for identical or similar instruments that are not active markets, and model derived valuations in which all significant inputs and significant value drivers are observable in active markets; Level 3: Model driven valuations in which one or more significant inputs or significant value drivers are unobservable. As of December 31, 2020 or 2019, there were no significant financial assets and liabilities that are measured at fair value on a recurring basis. However, the Company discloses the fair value of bonds held to maturity, which are reported at amortized cost on the summary statutory statements of admitted assets, liabilities, and capital and surplus.

(n) Derivative Instruments and Hedging Activities

Bupa Investments Limited (BIL), an affiliated entity, enters into non-deliverable forward contracts on behalf of the Company in order to limit its exposure to fluctuations in foreign currency exchange rates. These contracts were entered into to fixed U.S. dollar (USD) amounts for a portion of the anticipated net cash flow related to policyholders' premiums and claims. The Company does not use derivative instruments for speculative purposes. Fair value of derivatives is estimated using available market information and appropriate valuation methodologies. The derivatives derive their value primarily based on changes in currency exchange.

(2) Investments

All bonds are held to maturity and carried at amortized cost. Discounts or premiums on bonds are recorded as the difference between the purchase price and the principal amount using the effective interest method. At December 31, 2020 and 2019, all of the Company's securities in an unrealized loss position are investment grade fixed income securities. Each of these investments is current on interest and principal payments. The unrealized loss position is due to the changes in the interest rate environment, and the Company has the intent and ability to hold these securities until they mature or recover in value. Management considered several factors in determining that securities carried at an unrealized loss position were not other than temporarily impaired, including the nature of the investments, the severity and duration of the impairment, industry analyst reports, the volatility of the securities market price, and other relevant information at the time the statutory financial statements were prepared. During 2020 and 2019, the Company recognized no other than temporary impairment losses on fixed income securities.

(3) Accident and Health Contract Claims

Claim liabilities include claims in process as well as provisions for the estimate of incurred but not reported claims and provisions for disputed claim obligations. Such estimates are computed using actuarial principles and assumptions that consider, among other things, contractual requirements, historical utilization trends and payment patterns, benefit changes, medical inflation, seasonality, membership, and other relevant factors. Because claim liabilities include various actuarially developed estimates, the Company's actual medical

costs and claims expense may be more or less than the Company's previously developed estimates. As a result of change in estimates of insured events, the incurred claims for prior period insured events during 2020 and 2019 were lower than anticipated and this is attributed to lower than expected cost per service and development. Management believes the amount of claims liabilities is reasonable and adequate to cover the Company's liability for unpaid claims and for claims incurred but not yet reported as of December 31, 2020, and 2019.

(4) Premium Deficiency

The Company evaluates its healthcare contracts to determine if it is probable that a loss will be incurred. A premium deficiency loss is recognized when it is probable that expected future paid claims, administrative expenses, and reserves will exceed existing reserves plus anticipated future premiums on existing contracts. Anticipated investment income and overhead expenses are also considered in the calculation of premium deficiencies. The change in this reserve is recorded as a component of other underwriting deductions. It was determined that no premium deficiency reserve was needed as of December 31, 2020 or 2019.

(5) Federal Income Taxes

Deferred tax assets can only be admitted in an amount calculated under SSAP No. 101. The amount admitted is equal to the sum of (a) federal income taxes paid in prior years that can be recovered through loss carrybacks for existing temporary differences that reverse by the end of the third subsequent calendar year plus, (b) the amount of adjusted deferred tax assets that are expected to be realized within three years of the balance sheet date after reduction by amounts that can be recovered through carrybacks and limited to 21% of adjusted statutory capital and surplus at December 31, 2020, and (c) the amount of adjusted gross deferred tax assets after application of (a) and (b) that can offset existing gross deferred tax liabilities. The valuation allowance for deferred tax assets as of December 31, 2020 and 2019 was \$10,182,884 and \$13,258,508, respectively. The net change in the total valuation allowance was a decrease of \$3,075,624 in 2020 and an increase of \$13,258,508 in 2019. The valuation allowance at December 31, 2020 was primarily related to unearned premium reserves. At December 31, 2020 the Company had used all federal NOLs available. As of December 31, 2020 and 2019, the Company had no unrecognized tax benefits. The summary statutory statements of admitted assets, liabilities, and capital and surplus as of December 31, 2020 and 2019 included no amounts for interest or penalties related to unrecognized tax benefits, and no such amounts were recognized as components of general and administrative expense.

(6) Commitments and Contingencies

The Company is a party to various claims, legal actions, and complaints arising in the ordinary course of business. While any proceeding or litigation has an element of uncertainty, management believes that the disposition of these matters will not have a material impact on the statutory financial position, liquidity, or results of operations of the Company.

(7) Subsequent Events

The Company has evaluated subsequent events through June 28th, 2021, the date at which the financial statements were available to be issued. The Company has determined that there are no items to disclose.



Independent Auditors’ Report on Summary Financial Statements

The Board of Directors
BUPA Insurance Company:

The accompanying summary statutory financial statements, which comprise the summary statutory statements of admitted assets, liabilities, and capital and surplus as of December 31, 2020 and 2019, and the summary statutory statements of income for the years then ended, and the related notes, are derived from the audited statutory financial statements of BUPA Insurance Company as of and for the years ended December 31, 2020 and 2019. We expressed an unmodified audit opinion on the statutory basis of accounting on those audited statutory financial statements in our report dated June 1, 2021. The audited statutory financial statements, and the summary statutory financial statements derived therefrom, do not reflect the effects of events, if any, that occurred subsequent to the date of our report on the audited statutory financial statements. The summary statutory financial statements do not contain all the disclosures required by U.S. generally accepted accounting principles. Reading the summary statutory financial statements, therefore, is not a substitute for reading the audited statutory financial statements of BUPA Insurance Company.

Management’s Responsibility for the Summary Financial Statements

Management is responsible for the preparation of the summary statutory financial statements on the basis described in note 1.

Auditors’ Responsibility

Our responsibility is to express an opinion about whether the summary statutory financial statements are consistent, in all material respects, with the audited statutory financial statements based on our procedures, which were conducted in accordance with auditing

(I) Organization and Significant Accounting Policies

(a) Purpose of the Summary Statutory Financial Statements

As required by the Central Bank of Aruba directive II.4.3, Supervisory Guidelines and Directives, BUPA Insurance Company is required to publish a summary financial statement containing the following information: balance sheet, income statement, accounting and valuation principles, and the auditor’s opinion. The summary statutory financial statements are prepared from the audited statutory financial statements as of and for the year ended December 31, 2020 and 2019. The audited statutory financial statements from which the summary statutory financial statements are derived can be readily accessed at the following website: www.bupasalud.com.

(b) Organization

BUPA Insurance Company (the Company) was incorporated in 1973 and obtained a license to write specific coverage in the state of Florida in July 1973. The Company provides accident and health and life insurance primarily to individuals in Latin America and the Caribbean. The Company’s sole shareholder is Bupa Global Limited.

(c) Basis of Presentation

The statutory financial statements of the Company have been prepared in conformity with accounting practices prescribed or permitted by the National Association of Insurance Commissioners’ (NAIC) Accounting Practices and Procedures Manual and the Florida Office of Insurance Regulation (OIR), which is a comprehensive basis of accounting other than U.S. generally accepted accounting principles (GAAP). Prescribed statutory accounting practices include a variety of publications of the NAIC, as well as state laws, regulations, and general administrative rules. Permitted statutory accounting practices encompass all accounting practices not so prescribed. As of December 31, 2020 and 2019, the Company did not utilize any statutory accounting principles (SAP), which were not prescribed by insurance regulators.

(d) Use of Estimates

The preparation of the statutory financial statements requires management to make a number of estimates and assumptions relating

standards generally accepted in the United States of America. The procedures consisted principally of comparing the summary statutory financial statements with the related information in the audited statutory financial statements from which the summary statutory financial statements have been derived, and evaluating whether the summary statutory financial statements are prepared in accordance with the basis described in note 1. We did not perform any audit procedures regarding the audited statutory financial statements after the date of our report on those statutory financial statements.

Opinion

In our opinion, the summary statutory financial statements of BUPA Insurance Company as of and for the years ended December 31, 2020 and 2019 referred to above are consistent, in all material respects, with the audited statutory financial statements from which they have been derived, on the basis described in note 1.

KPMG LLP

Miami, Florida
June 28, 2021

term annuities, participating whole life, and group life; all new policy sales ceased in 2012. The amount maintained in the reserves for deposit type contracts as of December 31, 2020 and 2019 includes annuity reserves. The Company waives deductions of deferred fractional premiums upon death of the insured and returns any portion of the final premium beyond the month of death. Surrender values are not guaranteed in excess of the legally computed reserves. Reserves for standard policies are computed by applying the appropriate table rating or flat extra to the tabular mortality cost. As of December 31, 2020 and 2019, the Company had \$1,500,000 and \$1,700,000, respectively, of direct insurance in force for which the gross premiums are less than the net premium according to the standard valuation laws of the State of Florida. Tabular interest has been determined by formula as described in the instructions for the analysis of increase in reserves. The tabular less actual reserve released has been determined by a formula as described in the instructions for analysis of increase in reserves. The tabular cost has been determined by formula as described in the instructions for analysis of increase of reserves. The tabular interest on funds not involving life contingencies is the actual amount credited.

(i) Claims Unpaid

The liability for unpaid accident and health contract claims, represents the amounts estimated to fund claims that have been reported but not settled and claims incurred but not reported. The liability for unpaid claims is estimated based on the Company’s historical experience and other actuarial assumptions that consider the effects of current developments, anticipated trends, risk management programs, and renewal actions. Many factors affect actuarial calculations of claim liability, including, but not limited, to current and anticipated incidence rates and economic and societal conditions. Management periodically performs a review of estimates and assumptions. If management determines assumptions need to be updated, any resulting adjustment to liabilities is reflected in the current year results. Given that insurance products contain inherent risks and uncertainties, the ultimate liability may be more or less than such estimates indicate.

(j) Income Taxes

BUPA INSURANCE COMPANY

Summary Statutory Statements of Admitted Assets, Liabilities, and Capital and Surplus
As of December 31, 2020 and 2019 (In USD ‘000)

Admitted Assets	2020	2019
Bonds	\$ 135,955	133,015
Common stocks	9,501	10,538
Cash, cash equivalents, and short-term investments	148,229	125,304
Investment income due and accrued	1,808	1,536
Premiums due and unpaid	2,369	1,765
Amounts receivable under reinsurance contracts	27,848	28,429
Receivable from subsidiaries and affiliates	560	1,754
Loan receivable from subsidiaries and affiliates	13,294	13,294
Other assets	556	267
Total Admitted Assets	\$ 340,120	315,902
Liabilities and Capital and Surplus		
Claims unpaid	\$ 48,971	40,974
Aggregate life policy reserves	1,388	1,601
Unearned health premium reserves	121,051	123,969
Premiums received in advance	1,814	1,696
General expenses due and accrued	4,402	4,521
Remittances and items not allocated	1,321	1,066
Payable to subsidiaries and affiliates	2,015	3,350
Reinsurance commissions payable	18,511	19,131
Other liabilities and accruals	593	686
Total liabilities	\$ 200,066	196,994
Common capital stock	10,518	10,518
Gross paid-in and contributed surplus	127,984	127,984
Unassigned surplus	1,552	(19,594)
Total capital and surplus	\$ 140,054	118,908
Total liabilities and Capital Surplus	\$ 340,120	315,902

BUPA INSURANCE COMPANY

Summary Statutory Statements of Income
Years ended December 31, 2020 and 2019 (In USD ‘000)

Revenue:		
Net written premiums	\$ 318,174	322,537
Change in unearned premium reserves and reserve for rate credits	2,918	(10,147)
Aggregate write-ins for other healthcare-related revenue	1,218	1,337
Total Revenue	322,310	313,728
Deductions:		
Claims incurred - net of reinsurance	189,450	215,531
General administrative expenses	115,535	112,411
Total Deductions	304,985	327,941

Net Underwriting Gain (loss)	17,325	(14,214)
Other income (expense):		
Net realized capital (losses) gains	(24)	832
Net investment income	4,757	6,493
Net income (loss) from operations before income taxes	22,058	(6,889)
Federal and foreign income tax expense	1,974	984
Net income (loss)	\$ 20,084	(7,874)



Independent auditor's report

Our Opinion

The abbreviated financial statements, which comprise the abbreviated statement of financial position as at December 31, 2020, the abbreviated statement of income for the year ended December 31, 2020 and notes to the abbreviated financial statements, are derived from the audited financial statements of Fatum General Insurance Aruba N.V. ('the Company') for the year ended December 31, 2020.

In our opinion, the accompanying abbreviated financial statements are consistent, in all material respects, with the audited financial statements of the Company, as described in note 2 "Significant Accounting Policies".

The Abbreviated Financial Statements

The abbreviated financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the abbreviated financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon. The audited financial statements, and the abbreviated financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated June 29, 2021.

The Board of Directors' Responsibility for the Abbreviated Financial Statements

The Board of Directors is responsible for the preparation of the abbreviated financial statements in accordance with the basis as described in note 2 "Significant Accounting Policies".

Auditor's Responsibility

Our responsibility is to express an opinion on whether the abbreviated financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing 810, *Engagements to Report on Summary Financial Statements*.

Aruba, June 29, 2021
Grant Thornton Aruba

Original signed by Edsel N. Lopez

Abbreviated Financial Statements 2020

Abbreviated Statement of Financial Position As at December 31, 2020 (In AWG'000)

Assets

	2020	2019
Property, plant and equipment	429	459
Intangible assets	38	47
Investment securities	42,999	38,027
Loans and receivables	12,054	8,659
Cash and cash equivalents	12,792	17,922
Reinsurance assets	8,424	5,303
Deferred acquisition costs	2,095	2,538
Deferred tax assets	91	37
Total Assets	78,922	72,992

Equity

Share capital	300	300
Share premium	6,003	6,003
Retained earnings	22,408	18,061
Total Equity	28,711	24,364

Liabilities

Insurance contracts	20,756	18,325
Due to affiliates	22,151	21,945
Profit tax payable	1,504	1,149
Other liabilities	5,800	7,209
Total Liabilities	50,211	48,628

Total equity and liabilities

78,922	72,992
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Abbreviated Statement of Income For the year ended December 31, 2020 (In AWG'000)

	2020	2019
Net result from insurance activities	13,898	12,036
Net income from investing activities	2,351	2,420
Net income from all activities	16,249	14,456

Net impairment gains/(losses) on financial assets	(295)	150
Operating expenses	(9,281)	(7,802)
Finance charges	(880)	(1,104)
Profit before taxation	5,793	5,700
Taxation	(1,446)	(1,318)
Profit for the year	4,347	4,382

Solvency requirements (In AWG'000)

	2020	2019
Minimum regulatory capital	5,488	5,454
Regulatory capital held	28,711	24,364
Surplus	23,223	18,910

Notes to the Abbreviated Financial Statements

1. Incorporation and principal activities of the Company

Fatum General Insurance Aruba N.V. (the Company) is domiciled in Aruba and has its registered office at L.G. Smith Boulevard #162, Aruba. The Company was incorporated on 7 March 2008, however officially started its operations on 1 January 2009. Fatum General Insurance N.V. (the parent) was incorporated in Curaçao on 27 December 2002. The address of the registered office is, Cas Coraweg 2, Curaçao. The ultimate parent of the Company is Guardian Holdings Limited, Trinidad and Tobago.

The Company is engaged in underwriting all classes of general insurance business.

The financial statements of the Company were authorized for issue by the Board of Managing Directors of Fatum General Insurance Aruba N.V. on 28 June, 2021.

2. Significant Accounting Policies

These explanatory notes are an extract of the detailed notes included in the audited financial statements.

Basis of preparation

These abbreviated financial statements are derived from the audited financial statements of the Company which have been prepared in accordance with International Financial Reporting

Standards (IFRS) issued by the International Accounting Standards Board (IASB). The abbreviated financial statements do not contain all the disclosures required by International Financial Reporting Standards.

The abbreviated financial statements and the audited financial statements have been prepared under the historical cost convention, as modified by financial assets and financial liabilities at fair value through profit or loss.

The preparation of financial statements in conformity with IFRS requires the use of certain critical accounting estimates. It also requires management to exercise its judgment in the process of applying the Company's accounting policies. The areas involving a higher degree of judgment or complexity, or areas where assumptions and estimates are significant to the financial statements, are disclosed in Note 3.

Foreign currency translation

(a) Functional and presentation currency

Items included in the financial statements are measured using the currency of the primary economic environment in which the entity operates (the 'functional currency'). The financial statements are presented in thousands of Aruban Florins, which is also the Company's presentation and functional currency.

(b) Transactions and balances in the financial statements

Foreign currency transactions are translated into the functional currency using the exchange rates prevailing at the dates of the transactions. Foreign exchange gains and losses resulting from the settlement of such transactions and from the translation at year-end exchange rates of monetary assets and liabilities denominated in foreign currencies are recognized in the statement of income.

Property, plant and equipment

All property, plant and equipment are stated at historical cost less depreciation. Historical cost includes expenditures that are directly attributable to the acquisition of the items.

Subsequent costs are included in the asset's carrying amount or recognized as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Company and the cost of the item can be measured reliably. All other repairs and maintenance are charged to the statement of income during the financial period in which they are incurred.

Depreciation on other assets is charged over the estimated useful lives of the assets using the following rates and methods:



Notes to the Abbreviated Financial Statements (*continued*)

- Motor vehicles straight-line method, 25% per annum
- Office furniture & equipment straight line method, 10 - 25% per annum

An asset's carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount.

Gains and losses on disposals are determined by comparing proceeds with carrying amount. These are included in the statement of income.

Intangible assets - Computer software

Acquired computer software licenses are capitalized on the basis of the costs incurred to acquire and bring to use the specific software. Costs that are directly associated with the development of identifiable and unique software products controlled by the Company, and which will probably generate economic benefits exceeding costs beyond one year, are also recognized as intangible assets. These costs are amortized over their estimated useful lives. The remaining useful lives of computer software and website development costs range from 1 to 6 years. Costs associated with developing or maintaining computer software programmes are recognized as an expense as incurred.

Financial instruments

(a) Initial recognition and measurement

Financial assets and liabilities are recognised when Company becomes a party to the contractual provisions of the instrument. Regular way purchases and sales of financial assets are recognised on settlement date, the date on which the Company commits to purchase or sell the asset. Regular way purchases or sales are purchases or sales of financial assets that require delivery of assets within the time frame established by regulation or convention in the marketplace.

At initial recognition, the Company measures financial assets at its fair value plus, in the case of financial assets not at fair value through profit or loss, transaction costs that are directly attributable to the acquisition of financial assets. Transaction costs of financial assets carried at fair value through profit or loss are expensed in the statement of income.

The Company's financial assets include cash and short-term deposits, investment in debt and equity securities, interest receivable, receivables arising from insurance contracts and reinsurance contracts and other loans and receivables.

Financial liabilities are initially measured at fair value, and, where applicable, adjusted for transaction costs. The Company's financial liabilities include trade, intercompany and other payables.

(b) Classification and subsequent measurement

Debt instruments

Subsequent to initial recognition, the Company's debt instruments are measured in accordance with the business models determined by the Company's respective business units for managing the asset and the cash flow characteristics of the asset. There are three measurement categories into which the Company classified its debt instruments:

- Amortised cost: Assets that are held for collection of contractual cash flows where those cash flows represent solely payments of principal and interest are measured at amortised cost. The carrying amounts of these assets are adjusted by any expected credit loss allowance recognised. In addition to certain debt securities, the Company's loans and receivables are carried at amortised cost.
- Fair value through other comprehensive income: Assets that are held for collection of contractual cash flows and for selling the financial assets, where the assets' cash flows represent solely payments of principal and interest, are measured at fair value through other comprehensive income. Movements in the carrying amount are taken through other comprehensive income except for the recognition of impairment gains or losses, interest revenue and foreign

exchange gains and losses which are recognised in profit or loss.

- Fair value through profit or loss: Assets that do not meet the criteria for amortised cost or fair value through other comprehensive income are measured at fair value through profit or loss. A gain or loss on a debt investment that is subsequently measured at fair value through profit or loss is recognised in the statement of income in the period in which it arises. The Company may, on initial recognition, irrevocably designate a financial asset that otherwise meets the requirements to be measured at amortised cost or fair value through other comprehensive income as fair value through profit or loss, if doing so eliminates or significantly reduces an accounting mismatch that would otherwise arise. Financial assets held for trading, or are managed and whose performance is evaluated on a fair value basis, are measured at fair value through profit or loss.

Business model assessment

The Company's business units determine their business models at the level that best reflects how it manages groups of financial assets to achieve its business objective. Factors considered by the business units in determining the business model for a group of assets include:

- the stated policies and objectives for the Company of assets and the operation of those policies in practice. These include whether management's strategy focuses on earning contractual interest income, maintaining a particular interest rate profile, matching the duration of the financial assets with the duration of any related liabilities or expected cash outflows or realising cash flows through sale of the assets;
- how performance of the Company of assets is evaluated and reported to management;
- the risks that affect the performance of the business model (and the financial assets held within that business model) and how those risks are managed;
- how managers of the business are compensated (for example, whether the compensation is based on the fair value of the assets managed or on the contractual cash flows collected);
- the frequency, volume and timing of sales of financial assets in prior periods, the reasons for such sales and expectations about future sales activity.

The solely payment of principal and interest (SPPI) test

'Principal' for the purpose of this test is defined as the fair value of the financial asset at initial recognition and may change over the life of the financial asset (for example, if there are repayments of principal or amortisation of the premium/discount). 'Interest' is defined as consideration for the time value of money and for the credit risk associated with the principal amount outstanding during a particular period of time and other basic lending risks and costs, as well as a profit margin.

Where the business model is to hold assets and collect contractual cash flows or to collect contractual cash flows and sell, the Company assesses whether the financial assets' cash flows represent solely payments of principal and interest. In making this assessment, the business units consider whether the contractual cash flows are consistent with a basis lending arrangement i.e. the definition of interest. Where the contractual terms introduce exposure to risk or volatility that are inconsistent with a basic lending arrangement, the related financial asset is classified and measured at fair value through profit or loss.

Equity instruments

Subsequent to initial recognition, the Company measures all equity investments at fair value, and changes in the fair value of equity instruments are recognised in the statement of income.

Financial liabilities

Subsequent to initial recognition, the Company measures all financial liabilities at amortised cost.

(c) Derecognition of financial assets

A financial asset (or when applicable, a part of a financial asset or part of a group of similar financial assets) is derecognised when:

- The rights to receive cash flows from the asset have expired.
- The Company retains the right to receive cash flows from the asset, but has assumed an obligation to pay them in full without material delay to a third party under a 'pass-through' arrangement.
- The Company has transferred its rights to receive cash flows from the asset and either:
 - has transferred substantially all the risk and rewards of the asset, or
 - has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.

When the Company has transferred its right to receive cash flows from an asset and has neither transferred nor retained substantially all the risks and rewards of the asset nor transferred control of the asset, the asset is recognised to the extent of the Company's continuing involvement in the asset. Continuing involvement that takes the form of a guarantee over the transferred asset is measured at the lower of the original carrying amount of the asset and the maximum amount of consideration that the Company could be required to repay.

On derecognition of a financial asset measured at amortised cost, the difference between the asset's carrying amount and the sum of the consideration received is recognised in the statement of income. In addition, on derecognition of an investment in a debt instrument classified as at fair value through other comprehensive income, the cumulative gain or loss previously accumulated in the fair value reserve is reclassified to the statement of income.

A financial liability is derecognised when it is extinguished, discharged, cancelled or expires.

(d) Modifications of financial assets

If the terms of a financial asset are modified, the Company evaluates whether the cash flows of the modified asset are substantially different from that of the original asset. If the terms are substantially different, the Company derecognises the original financial asset and recognises a new financial asset at fair value. The date of modification is consequently considered to be the date of initial recognition for impairment calculation purposes, including for the purpose of determining whether a significant increase in credit risk has occurred. The Company also assesses whether the new financial asset recognised is deemed to be credit-impaired at initial recognition, especially in circumstances where the modification was driven by the debtor being unable to make the originally agreed payments.

If the cash flows of the modified asset are not substantially different, the modification does not result in derecognition of the financial asset. The Company recalculates the gross carrying amount of the financial asset based on revised cash flows, discounted at the original effective interest rate (or credit-adjusted effective interest rate for purchased or originated credit-impaired financial assets), and recognises the amount arising from adjusting the gross carrying amount as a modification gain or loss in the statement of income.

Impairment of assets

Impairment of financial assets

At each reporting date, the Company assesses, on a forward-looking basis, the expected credit losses (ECL) associated with its financial assets measured at amortised cost and fair value through other comprehensive income (excluding equity instruments).

The Company measures loss allowances on its debt instruments at an amount equal to lifetime ECL, except in the following cases, for which the amount recognised is 12-month ECL:

- Debt securities that are determined to have low credit risk at the reporting date; and
- Other financial instruments for which credit risk has not increased significantly since initial recognition.

Lifetime ECL are the ECL that result from all possible default events over the expected life of a financial asset, whereas 12-month ECL



Notes to the Abbreviated Financial Statements (*continued*)

are the portion of ECL that results from default events that are possible within the 12 months after the reporting date.

For receivables, the Company applies the simplified approach permitted by IFRS 9, which requires expected lifetime losses to be recognised from initial recognition of the receivables.

Loss allowances for ECL are presented in the financial statements as follow:

- Financial assets measured at amortised cost: the loss allowance is deducted from the gross carrying amount of the assets in the statement of financial position. Movement in ECL is recognised in the statement of income.
- Debt instruments measured at fair value through other comprehensive income: the loss allowance is recognised in other comprehensive income with the corresponding entry recognised in the statement of income. The loss allowance does not reduce the carrying amount of the financial asset in the statement of financial position.

Significant increase in credit risk

In assessing whether the credit risk on a financial instrument has increased significantly since initial recognition, the Company compares the risk of a default occurring as at the reporting date with the risk of default occurring as at the date of initial recognition. In making this assessment, the Company considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort. Forward-looking information considered includes the future prospects of the industries in which the Company's debtors operate, obtained from economic expert reports, financial analysts, governmental bodies and other similar organisations, as well as consideration of various external sources of actual and forecast economic information that relate to the Company's core operations.

The qualitative assessment to identify whether credit risk has increased significantly since initial recognition takes into account the following:

- the remaining lifetime probability of default as at the reporting date; with
- the remaining lifetime probability of default for this point in time that was estimated at the time of initial recognition of the exposure.

The qualitative assessment to identify whether credit risk has increased significantly since initial recognition takes into account the following:

- Actual or expected significant deterioration in the financial instrument's external (if available) or internal credit rating;
- Actual or expected significant adverse changes in business, financial or economic conditions that are expected to cause a significant change to the debtor's ability to meet its obligations;
- Actual or expected significant changes in the operating results of the debtor;
- Significant increases in credit risk on other financial instruments of the debtor;
- Significant changes in the expected performance and behaviour of the debtor, including changes in the payment status of debtor;
- Actual or expected significant adverse change in the regulatory, economic, or technological environment of the debtor that results in a significant change in the debtor's ability to meet its debt obligation.

Irrespective of the outcome of the above assessment, the Company presumes that the credit risk on a financial asset has increased significantly since initial recognition when contractual payments are more than 30 days past due, unless the Company has reasonable and supportable information that demonstrated otherwise. During the year ended 31 December 2020, as a direct result of the Covid-19 pandemic the Company offered a deferral in premium payments from customers for a period of up to 3 months, thereby temporarily extending credit terms to up to 120 days. Because these were blanket offers to all customers, acceptance of the offer was not taken as an indicator of a significant increase in credit risk. As at 31 December 2020, this deferral was no longer

in effect. Customers were required, in some cases, to bring their accounts back up to date, and in other cases, to resume monthly payments without yet bringing their accounts up to date. Where a customer has been granted a temporary extension in the credit period as a result of the COVID-19 pandemic and was not later required to bring their accounts up to date, the past-due status is based on the extended credit period. Any accounts that were 30 days past due at year end, whether a deferral had been previously taken or not, were considered to have had a significant increase in credit risk.

Despite the aforementioned, the Company assumes that the credit risk on a financial instrument has not increased significantly since initial recognition if the financial instrument is determined to have low credit risk at the reporting date. A financial instrument is determined to have low credit risk if the financial instrument has a low risk of default, the debtor has a strong capacity to meet its contractual cash flow obligations in the near term and adverse changes in economic and business conditions in the longer term may, but will not necessarily, reduce the ability of the debtor to fulfil its contractual cash flow obligations. The Company considers a debt instrument to have low credit risk when its credit risk rating is equivalent to the globally understood definition of 'investment grade'.

Credit-impaired financial assets

At each reporting date, the Company assesses whether financial assets carried at amortised cost and debt instruments carried at fair value through comprehensive income are credit-impaired. A financial asset is credit-impaired when one or more events that have a detrimental impact on the estimated future cash flows of the financial asset have occurred.

Evidence that a financial asset is credit-impaired includes the following observable data:

- Significant financial difficulty of the debtor or issuer;
- A breach of contract, such as a default or past due event;
- The disappearance of an active market for a financial asset because of financial difficulties;
- It is becoming probable that the debtor will enter bankruptcy or other financial reorganisation; or
- Rating agencies' assessments of creditworthiness.

Definition of default

The Company considers a financial asset to be in default when:

- the debtor is unlikely to pay its credit obligations to the Company in full, without recourse by the Company to actions such as realising security (if any is held); or
- the debtor is past due more than 90 days unless the Company has reasonable and supportable information to demonstrate that a more lagging default criterion is more appropriate.

In assessing whether a debtor is in default, the Company considers indicators that are qualitative, quantitative and based on data developed internally and obtained from external sources.

Write-off

The Company writes off financial assets, either partially or in full, when it has exhausted all practical recovery efforts and has concluded there is no reasonable expectation of recovery. Indicators that there is no reasonable expectation of recovery include ceasing enforcement activity and where the Company's recovery method is foreclosing on collateral and the value of the collateral is such that there is no reasonable expectation of recovering in full. If the amount to be written off is greater than the accumulated loss allowance, the difference is first treated as an addition to the allowance that is then applied against the gross carrying amount.

Measurement of expected credit losses

The measurement of expected credit losses is a function of:

- Probability of default – an estimate of the likelihood of default over a given time horizon;
- Loss given default – an estimate of the loss arising in the case where a default occurs at a given time; and
- Exposure at default – an estimate of the exposure at a future

default date, taking into account expected changes in the exposure after the reporting date, including repayments of principal and interest, whether scheduled by contract or otherwise.

The assessment of the probability of default and loss given default is based on historical data adjusted by forward-looking information. Forward-looking information considered by the Company includes economic data and forecasts published by governmental bodies and monetary authorities, supranational organisations such as the Organization for Economic Cooperation and Development and the International Monetary Fund, and selected private-sector and academic forecasters.

Expected credit losses are measured as the present value of all cash shortfalls i.e. the difference between the cash flows due to the Company in accordance with the contract and the cash flows that the Company expects to receive, discounted at the original effective interest rate.

The mechanics of the expected credit losses method are summarised below:

- A financial instrument that is not credit-impaired on initial recognition, a 12-month ECL allowance is calculated. The Company calculates the 12-month ECL allowance based on the expectation of a default occurring in the twelve months following the reporting date. The expected 12-month default probability is applied to a forecast exposure at default and multiplied by the expected loss given default, and discounted by the original effective interest rate.
- When a financial instrument has shown a significant increase in credit risk since initial recognition, the Company records an allowance for life-time ECL. The mechanics are similar to 12-month ECL calculation on a financial instrument that is not credit-impaired on initial recognition, but default probability and loss given default are estimated over the life of the instrument.
- A financial instrument that is credit-impaired, but is not a purchased or originated credit-impaired financial instrument, the Company records an allowance for lifetime ECL calculated similar to lifetime ECL on a financial instrument that has shown a significant increase in credit risk since initial recognition.
- Purchased or credit-impaired financial assets are assets that are credit-impaired on initial recognition. ECL on these assets are always measured on a lifetime basis, discounted by a credit adjusted effective interest rate. The Company has no purchased or credit-impaired financial instruments.

Where lifetime ECL is measured on a collective basis to cater for cases where evidence of significant increases in credit risk at the individual instrument level may not yet be available, the financial instruments are grouped on the basis of shared risk characteristics that include: instrument type; credit risk ratings; nature, size and industry of debtors; collateral type; and geographic location of the debtor.

If the Company has measured the loss allowance for a financial instrument at an amount equal to lifetime ECL in the previous reporting period, but determines at the current reporting date that the conditions for lifetime ECL are no longer met, the Company measures the loss allowance at an amount equal to 12-month ECL at the current reporting date.

Impairment of non-financial assets

The Company assesses at each reporting date whether there is an indication that an asset may be impaired. If any such indication exists, or when annual impairment testing for an asset is required, the Company estimates the asset's recoverable amount. An asset's recoverable amount is the higher of an asset's or cash-generating unit's (CGU) fair value less costs to sell and its value in use. The recoverable amount is determined on an individual asset basis, unless the asset does not generate cash inflows that are largely independent of those from other assets or group of assets. When the carrying amount of an asset or CGU exceeds its recoverable amount, the asset or CGU is considered impaired and written down to its recoverable amount.

In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that



Notes to the Abbreviated Financial Statements (*continued*)

reflects current market assessments of the time value of money and the risks specific to the asset. In determining fair value less costs of disposal, recent market transactions are taken into account. If no such transactions can be identified, an appropriate valuation model is used. These calculations are corroborated by valuation multiples, quoted share prices for publicly traded companies or other available fair value indicators.

The Company bases its impairment calculations on detailed budgets and forecast calculations, which are prepared separately for each of the Company's CGUs to which the individual assets are allocated. These budgets and forecast calculations generally cover a period of three years. For longer periods, a long-term growth rate is applied to project future cash flows after the third year.

Impairment losses of continuing operations are recognized in the statement of income in those expense categories consistent with the function of the impaired asset.

For assets excluding goodwill, an assessment is made at each reporting date as to whether there is any indication that previously recognized impairment losses may no longer exist or may have decreased. If such an indication exists, the Company makes an estimate of the recoverable amount. A previous impairment loss is reversed only if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognized. If that is the case, the carrying amount of the asset is increased to its recoverable amount. That increased amount cannot exceed the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognized for the asset in prior years. Such reversal is recognized in the statement of income unless the asset is carried at the revalued amount, in which case the reversal is treated as a revaluation increase.

Fair value measurement

The Company measures financial instruments and non-financial assets at fair value at each reporting date.

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either:

- In the principal market for the asset or liability, or
- In the absence of a principal market, in the most advantageous market for the asset or liability.

The principal or the most advantageous market must be accessible by the Company.

The fair value of an asset or a liability is measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their economic best interest.

A fair value measurement of a non-financial asset takes into account a market participant's ability to generate economic benefits by using the asset in either its highest and best use, or by selling it to another market participant that would use the asset in its highest and best use.

When one is available, the Company measures the fair value of an instrument using the quoted price in an active market. If there is no quoted price in an active market, the Company establishes fair value by using valuation techniques. These include the use of recent arm's length transactions, reference to other instruments that are substantially the same and discounted cash flow analysis making maximum use of market inputs and relying as little as possible on entity-specific inputs.

All assets and liabilities for which fair value is measured or disclosed in the financial statements are categorized within the fair value hierarchy, described as follows, based on the lowest level input that is significant to the fair value measurement as a whole:

Level 1 — Quoted (unadjusted) market prices in active markets for identical assets or liabilities.

Level 2 — Valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable.

Level 3 — Valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable. Assets and liabilities, with the exception of freehold and investment properties, included in level 3 are held at cost, being the fair value of the consideration paid on acquisition and are regularly assessed for impairment. Freehold and investment properties included in level 3 are held at fair value which is the estimated replacement value.

For assets and liabilities that are recognized in the financial statements on a recurring basis, the Company determines whether transfers have occurred between levels in the hierarchy by re-assessing categorization (based on the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.

Offsetting financial instruments

Financial assets and financial liabilities are offset and the net amount reported in the statement of financial position only when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis or realize the assets and settle the liabilities simultaneously.

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term highly liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts, when they arise, are shown within borrowings in current financial liabilities on the statement of financial position. Cash and cash equivalents are carried at amortised cost on the statement of financial position.

Share capital

Shares are classified as equity when there is no obligation to transfer cash or other assets.

Provisions

Provisions are made when the Company has a present legal or constructive obligation as a result of past events, for which is more likely than not that an outflow of resources will be required to settle the obligation, and the amount has been reliably estimated. Provisions are not recognized for future operating losses. Where there are a number of similar obligations, the likelihood that an outflow will be required in settlement is determined by considering the class of obligations as a whole. A provision is recognized even if the likelihood of an outflow with respect to any one item included in the same class of obligations may be small.

Insurance and investment contracts

(a) Classification

The Company issues contracts that transfer insurance risk or financial risk or both. Insurance contracts are those contracts that transfer significant insurance risk. Such contracts may also transfer financial risk. As a general guideline, the Company defines as significant insurance risk the possibility of having to pay benefits on the occurrence of an insured event that are at least 10% more than the benefits payable if the insured event did not occur. Investment contracts are those contracts that transfer financial risk with no significant insurance risk.

(b) Recognition and measurement

The company issues short-term insurance contracts. These contracts are principally property, motor, casualty (employers' liability, public liability), and marine.

For all these contracts, premiums are recognized as revenue (earned premiums) proportionally over the period of coverage. The portion of premiums received on in-force contracts that relate to unexpired risks at the statement of financial position date is reported as an unearned premium liability. Premiums are shown before deduction of commissions payable to agents and brokers and exclude any taxes or duties levied on such premiums. Premium income includes premiums collected by agents and brokers not yet received by the Company.

Unearned premiums represent the portion of premiums written in the current year that relate to periods of insurance subsequent to the statement of financial position, date calculated using either the three hundred and sixty-fifths method or the twenty-fourths method. Unearned premiums relating to marine cargo are calculated using 180 days after the first date of sailing.

Claims and loss adjustment expenses are charged to income as incurred based on the estimated liability for compensation owed to contract holders. They arise from events that have occurred up to the statement of financial position date, even if they have not yet been reported to the Company. The Company does not discount its liabilities for unpaid claims other than for disability claims. Liabilities for unpaid claims are estimated using techniques such as the input of assessments for individual cases reported to the Company and statistical analyses for the claims incurred but not reported ("IBNR"), and to estimate the expected ultimate cost of more complex claims that may be affected by external factors such as court decisions. Estimates are continually revised as more information becomes available and for the effects of anticipated inflation. Adjustments arising on these revisions are recognized within claims expense in the current year.

(c) outstanding claims

Provision for outstanding claims and the related costs of settlement are based on incidents reported before the end of the financial year and include appropriate provisions for claims incurred but not yet reported. Estimates are continually revised as more information becomes available and for the effects of anticipated inflation. Adjustments arising on these revisions are included with claims expense in the current year.

(d) Deferred acquisition costs

Commissions paid to agents and brokers for property and casualty insurance contracts that are related to securing new contracts and renewing existing contracts are expensed over the terms of the policies as premium is earned. All other costs are recognized as expenses when incurred.

(e) Liability adequacy test

At each reporting date, the Company assesses whether its recognized insurance liabilities are adequate, using current estimates of future cash flows under its insurance contracts. If that assessment shows that the carrying amount of its insurance liabilities is inadequate, the deficiency is recognized in the statement of income and the amount of the relevant insurance liabilities is increased.

(f) Reinsurance contract held

Contracts entered into by the Company with reinsurers under which the Company is compensated for losses on one or more contracts issued by the Company and that meet the classification requirements for insurance contracts are classified as reinsurance contracts held.

Contracts that do not meet these classification requirements are classified as financial assets. Insurance contracts entered into by the Company under which the contract holder is another insurer (inward reinsurance) are included with insurance contracts.

The benefits to which the Company is entitled under its reinsurance contracts held are recognized as reinsurance assets. These assets consist of short-term balances due from reinsurers, as well as longer term receivables that are dependent on the expected claims and benefits arising under the related reinsured insurance contracts. Amounts recoverable from or due to reinsurers are measured consistently with the amounts associated with the reinsured insurance contracts and in accordance with the terms of each reinsurance contract. Reinsurance liabilities are primarily premiums payable for reinsurance contracts and are recognized as an expense when due.

The Company assesses its reinsurance assets for impairment on a quarterly basis. If there is objective evidence that the reinsurance asset is impaired, the Company reduces the carrying amount of the reinsurance asset to its recoverable amount and recognizes that impairment loss in the statement of income.



Notes to the Abbreviated Financial Statements (*continued*)

(g) Receivables and payables related to insurance contracts and investment contracts

Receivables and payables are recognized when due. These include amounts due to and from agents, brokers and insurance contract holders. If there is objective evidence that the insurance receivable is impaired, the Company reduces the carrying amount of the insurance receivable accordingly and recognizes that impairment loss in the statement of income.

Taxation

Taxation in the statement of income comprises current and deferred income tax.

Current income tax charges are based on taxable profits for the year, which differ from the profit before tax reported because it excludes items that are taxable or deductible in other years, and items that are never taxable or deductible. The Company's liability for current tax is calculated at tax rates that have been enacted or substantively enacted at the date of the statement of financial position.

Deferred income tax is provided in full, using the liability method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements. Currently enacted or substantively enacted tax rates are used in the determination of deferred income tax.

Deferred tax assets are recognised to the extent that it is probable that future taxable profit will be available against which the temporary differences can be utilised.

Deferred tax is charged or credited to the statement of income, except where it relates to items charged or credited to the statement of comprehensive income, in which case, deferred tax is also dealt with in the statement of comprehensive income.

Employee benefits

(a) Pension plans

The Company operates both defined benefit and defined contribution plans, the assets of which are held in a separate trustee-administered fund. The plans are fully funded by payments from the Company and voluntary contributions from employees after taking account of the recommendations of the independent qualified actuaries.

The pension plan assets or liabilities are fully recognized in Fatum Holding N.V., the parent company, and the expenses are allocated to the subsidiaries. The asset or liability recognized in the statement of financial position in respect of defined benefit pension plans is the present value of the defined benefit obligation at the statement of financial position date less the fair value of plan assets. Plan assets exclude any insurance contracts issued by the Company. There are no restriction applicable on plan assets.

For defined benefit plans, the pension accounting costs are assessed using the projected unit credit method. Under this method, the cost of providing pensions is charged to the statement of income so as to spread the regular cost over the service lives of employees in accordance with the advice of a qualified actuary, who carries out full valuations of the plans every year. The pension obligation is measured as the present value of the estimated future cash outflows using interest rates of government securities which have terms to maturity approximating the terms of the related liability. Remeasurements of the net defined benefit liability, which comprise of actuarial gains and losses and the return on plan assets (excluding interest), are recognized immediately through other comprehensive income in the statement of comprehensive income. The defined benefit plan mainly exposes the Company to actuarial risks such as investment risk, interest rate risk and longevity risk.

Starting 2008 all employees entering in service are eligible to a defined contribution plan. The company adopted for 2011 and beyond a defined contribution plan. This means that a fixed amount for future pension obligations will be applied for the employees and that there is no back office costs anymore. The accrued rights of the employees of a defined benefit plan up till 2010 remain intact. The assets are held in a separate trustee-administered

fund. The Company's contributions to the defined contribution pension plans are charged to the statement of income in the year to which they relate.

(b) Post retirement medical benefit obligations

The Company provides post-retirement medical benefits to its permanent employees who retire from active service, their spouses and their dependents. The entitlement to these benefits is based on the employee remaining in service up to retirement age or leaving service due to ill health. The expected costs of these benefits are accrued over the period of employment, using a methodology similar to that for defined benefit plans. External qualified actuaries carry out a valuation of these obligations. Post retirement medical benefit obligations are fully recognized in Fatum Holding N.V., the parent company, and the expenses are allocated to the subsidiaries.

(c) Bonus plans

The Company recognizes a liability and an expense for bonuses based on a formula that takes into consideration the profit attributable to the Company's shareholder after certain adjustments. The Company recognizes a provision where contractually obligated or where there is a past practice that has created a constructive obligation.

Revenue recognition

Revenue comprises the fair value for services rendered after eliminating revenue within the Company. Revenue is recognized as follows:

(a) Premium income

Premium income is recognized on the accrual basis in accordance with the terms of the underlying contracts.

(b) Investment income

Interest income is recognised using the effective interest method. Dividend income is recognised when the right to receive payment is established. Realised and unrealised gains and losses on investments measured at amortised cost or fair value through profit or loss are recognised in the statement of income in the period in which they arise.

(c) Commission income

Commissions are recognized on the accrual basis when the services have been provided.

(d) Fee income

Fees are earned from the management of the assets of the segregated funds and deposit administration funds and from general policy administration and surrenders. Fees are recognized in the period in which the services are rendered.

Dividend distribution

Dividend distribution to the Company's shareholder is recognized as an appropriation in the Company's financial statements in the period in which the dividends are approved by the Company's shareholder.

Finance charges

Finance charges are recognized as an expense in the period in which they are incurred except to the extent that they are capitalized when directly attributable to the acquisition, construction or production of an investment property or in developing properties for sale.

Comparative information

Where necessary, comparative data have been adjusted to conform with changes in presentation in the current year.

3. Critical accounting estimates and judgments in applying accounting policies

The Company makes estimates and assumptions that may affect the reported amounts of assets and liabilities during the succeeding financial year. Estimates and judgments are continually evaluated and based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. A source of estimation uncertainty in 2020 relates to the ongoing Covid-19 pandemic, which has impacted and continues to impact the markets in which

the Company operates. Despite promising news related to ongoing vaccine distribution, uncertainty remains over the extent and duration of the disruption to business and the timing and degree of the economic recovery that may be expected to follow. The Company has made forward-looking projections using the macro-economic indicators, such as real GDP, unemployment, and inflation, which were available as at the end of the reporting period. The heightened uncertainty means an increased likelihood that actual economic outcomes may vary from estimates used, resulting in differences between the current accounting estimates and the actual future results of the Company.

(a) The ultimate liability arising from claims made under insurance contracts

The estimation of the ultimate liability arising from claims made under insurance contracts is an important accounting estimate. There are several sources of uncertainty that need to be considered in the estimate of the liability that the Company will ultimately pay for such claims in particular, the claims arising from motor, casualty and health insurance contracts. At 31 December 2020, the carrying amount of short-term insurance contracts (claims) was AWG 9,157 (2019: AWG 5,133).

(b) Business model assessment

Classification and measurement of financial assets depends on the results of the SPPI and the business model test. The Company determines the business model at a level that reflects how groups of financial assets are managed together to achieve a particular business objective. This assessment includes judgment reflecting all relevant evidence including how the performance of the assets is evaluated and their performance measured, the risks that affect the performance of the assets and how these are managed and how the managers of the assets are compensated. The Company monitors financial assets measured at amortised cost or fair value through other comprehensive income that are derecognised prior to their maturity to understand the reason for their disposal and whether the reasons are consistent with the objective of the business for which the asset was held. Monitoring is part of the Company's continuous assessment of whether the business model for which the remaining financial assets are held continues to be appropriate and if it is not appropriate whether there has been a change in business model and so a prospective change to the classification of those assets.

(c) Fair valuation of financial assets

The Company issues a few investments that are designated at fair value through profit and loss. These financial instruments are not quoted in active markets, and their values are determined by using valuation techniques. Since 2014 the Company has developed an internal investment valuation methodology based on the yield curves published by the Central Bank of Curaçao and St. Maarten (CBCS) to estimate the fair value of local fixed rate securities that do not have regular prices in an active market. The yield curve used to value Curaçao investments is the average of the CBCS's yield curve before issuance of the debt to the Netherlands and after issuance of the debt to the Netherlands. For Aruba investments the CBCS curve before issuance of debt to the Netherlands is used for the valuation process.

(d) Impairment losses on financial assets

The measurement of expected credit loss allowance for financial assets measured at amortised cost and fair value through other comprehensive income requires judgement, in particular, the estimation of the amount and timing of future cash flows and collateral values when determining impairment losses and the assessment of a significant increase in credit risk. These estimates are driven by a number of factors, changes in which can result in different levels of allowances.

The Company's expected credit loss calculations are outputs of models with a number of underlying assumptions regarding the choice of variable inputs and their interdependencies. Elements of the expected credit loss models that are considered accounting judgements and estimates include:

- The Company's criteria for assessing if there has been a significant increase in credit risk and so allowances for financial assets should be measured on a lifetime expected credit loss basis and the qualitative assessment



Notes to the Abbreviated Financial Statements (*continued*)

- The segmentation of financial assets when their ECL is assessed on a collective basis
- Development of ECL models, including the various formulas and the choice of inputs
- Selection of forward-looking macroeconomic scenarios to derive the economic inputs into the expected credit loss models
- Determination of associations between macroeconomic scenarios and, economic inputs and the effect on probabilities of default, exposure at default and loss given default

The Company regularly review its internal models in the context of actual loss experience and adjust when necessary.

Forward-looking macroeconomic variables

The estimation and application of forward-looking information requires significant judgment. PD, LGD and EAD inputs used to estimate Stage 1 and Stage 2 credit loss allowances are modelled based on the macroeconomic variables (or changes in macroeconomic variables) that are most closely correlated with credit losses in the relevant portfolio. The estimation of ECL on 12-month ECLs and Lifetime ECLs is a discounted probability-weighted estimate that considers three future macroeconomic scenarios, with macroeconomic projections varying by territory. The base case scenario assumes that a stable economic environment where current conditions, based on available macroeconomic data, will largely continue. Upside and downside scenarios are set relative to the base case scenario based on reasonably possible alternative macroeconomic conditions, considering macroeconomic forecasts and trends.

Scenarios are reassessed on at least an annual basis and more frequently if conditions warrant. Scenarios are probability-weighted separately for each territory modeled according to the best estimate of their relative likelihood based on historical frequency and current trends and conditions. Probability weights are updated on an annual basis or more frequently as warranted.

Covid-19 Pandemic

Given the economic impact of the ongoing Covid-19 pandemic, the Company made some adjustments to its ECL models, such as increasing the likelihood attributed to more pessimistic scenarios, and overlaying a further pessimistic scenario that explicitly accounts for acute negative economic fallout.

The added pessimistic scenario was modelled on the default rates and losses given defaults that incurred at the height of the 2007-

2009 financial crisis. The likelihood attributed to each scenario was further varied depending on the current and projected macroeconomic factors that prevailed in the different territories in which the Company operates. The resulting escalated probability of default and losses given default were applied to all financial assets.

IFRS 9 requires that entities assess the risk of default over the life of expected assets. Many assets held by the Company have several years remaining to maturity. While there is escalated default risk in the current economic environment which may continue for up to 3 years, this risk is expected to return to pre-pandemic levels thereafter. Management therefore believes that the lifetime default risk of assets with several years to maturity is not significantly higher than prior to the onset of the Covid-19 pandemic.

(e) Taxation

The Company is subject to income taxes according to Aruban laws. Some estimates are required in determining the provision for income taxes. There are some transactions and calculations for which the ultimate tax determination is uncertain during the ordinary course of business. The Company recognizes liabilities for anticipated tax audit issues based on estimates of whether additional taxes will be due. Where the final tax outcome of these matters is different from the amounts that were initially recorded, such differences will impact the income tax and deferred tax provisions in the period in which such determination is made.

(f) Impairment of non-financial assets

An impairment exists when the carrying value of an asset or cash generating unit exceeds its recoverable amount, which is the higher of its fair value less costs to sell and its value in use. The fair value less costs to sell calculation is based on available data from binding sales transactions in an arm's length transaction of similar assets or observable market prices less incremental costs for disposing of the asset. The value in use calculation is based on a discounted cash flow model. The cash flows are derived from approved budgets and do not include restructuring activities that the Company is not yet committed to or significant future investments that will enhance the asset's performance of the cash generating unit being tested. The recoverable amount is most sensitive to the discount rate used for the discounted cash flow model as well as the expected future cash-inflows and the growth rate used for extrapolation purposes. The carrying amount of impairment provisions on non-financial assets as at 31 December 2020 was nil (2019: nil).

(g) Post employment benefits

In conducting valuation exercises to measure the effect of all post employment benefit plans throughout the Company, the company's external qualified actuaries use judgment and assumptions in determining discount rates, salary increases, pension increases and health care costs.

(h) Covid-19 Pandemic

During the year 2020 the Company had to deal with the consequences of the COVID-19 virus. With COVID-19's significant impact on economic activity and employment levels at a local and regional level, consumer's spending power has reduced significantly over a short period. In light of these circumstances the Company adjusted its provisioning process by stressing the credit rating calculations of local, internally rated investments. In addition various stress testing were conducted for the regulators and for internal purposes in order to ascertain the potential impacts on regulatory calculations like solvency as well profitability and cash flow as a result of possibly declines in premium income, foreign exchange rates and investment values. However, in actuality, cash flow from investments and insurance activities saw no notable change during the year and the financial position of the Company remained stable. Technical result on the insurance business was also good mainly as a result of lower claims than foreseen in the budgets.

Although no economic growth is foreseen in 2021 - even some decline may be expected - no large cancellations of existing policies and contracts are expected. Taking the 2020 experience into account, there is no reason to expect a surge in amounts claimed. Therefore, the impact on technical result on insurances is not expected to be material. The cash flow from investments, particularly the international portfolio, is expected to remain mostly unaffected by the pandemic due to the very high quality investment grade portfolio.

Further, in 2021 outstanding premiums will remain to be followed closely to avoid having uncollectable amounts on premium-amounts on the balance sheet besides the procedure for providing on amounts outstanding.

Accordingly, the Company foresee no cause to expect a risk to continuity of the Company.



Independent auditor's report

Our Opinion

The abbreviated financial statements, which comprise the abbreviated statement of financial position as at December 31, 2020, the abbreviated statement of income for the year ended December 31, 2020 and notes to the abbreviated financial statements, are derived from the audited financial statements of Fatum Life Aruba N.V. ('the Company') for the year ended December 31, 2020.

In our opinion, the accompanying abbreviated financial statements are consistent, in all material respects, with the audited financial statements of the Company, as described in note 2 "Significant Accounting Policies".

The Abbreviated Financial Statements

The abbreviated financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the abbreviated financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon. The audited financial statements, and the abbreviated financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated June 29, 2021.

The Board of Directors' Responsibility for the Abbreviated Financial Statements

The Board of Directors is responsible for the preparation of the abbreviated financial statements in accordance with the basis as described in note 2 "Significant Accounting Policies".

Auditor's Responsibility

Our responsibility is to express an opinion on whether the abbreviated financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing 810, *Engagements to Report on Summary Financial Statements*.

Aruba, June 29, 2021
Grant Thornton Aruba

Original signed by Herbert van Elferen

Abbreviated Financial Statements 2020

Abbreviated Statement of Financial Position

As at December 31, 2020 (In AWG'000)

Assets	2020	2019
Property, plant and equipment	349	97
Investment properties	2,150	2,347
Investment in associated companies	38,336	40,275
Investment securities	634,093	578,239
Loans and receivables	105,978	109,460
Cash and cash equivalents	44,303	29,527
Reinsurance assets	757	763
Deferred acquisition costs	3,860	4,303
Due from affiliated companies	206	206
Total Assets	830,032	765,217

Equity

Share capital	400	400
Share premium	24,528	24,528
Reserves	5,010	2,255
Retained earnings	57,209	51,340
Total Equity	87,147	78,523

Liabilities

Insurance contracts	710,320	666,539
Due to affiliates	19,037	10,340
Profit tax payable	1,580	1,871
Other liabilities	11,948	7,944
Total Liabilities	742,885	686,694

Total equity and liabilities

830,032	765,217
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Abbreviated Statement of Income

For the year ended December 31, 2020 (In AWG'000)

	2020	2019
Net result from insurance activities	(15,283)	(13,556)
Net income from investing activities	37,600	32,397
Net income from all activities	22,317	18,841
Net impairment gains/(losses) on financial assets	(1,030)	204
Operating expenses	(13,867)	(12,170)
Finance charges	(608)	(531)
Operating profit	6,812	6,344
Share of profit of associated companies	637	2,547
Profit before taxation	7,449	8,891
Taxation	(1,580)	(1,960)
Profit for the year	5,869	6,931

Solvency requirements (In AWG'000)

	2020	2019
Minimum regulatory capital	52,964	48,936
Regulatory capital held	87,147	78,523
Surplus	34,183	21,731

Notes to the Abbreviated Financial Statements

1. Incorporation and principal activities of the Company

Fatum Life Aruba N.V. (the Company) is a Company domiciled in Aruba and has its registered office at L.G. Smith Boulevard #162. The Company was incorporated on 7 March 2008, however officially started its operations on 1 January 2009. Fatum Life N.V. (the parent) was incorporated in Curacao on 27 December 2002. The address of the registered office is, Cas Coraweg 2, Curacao. The ultimate parent of the Company is Guardian Holdings Limited, Trinidad and Tobago.

The Company is engaged in life insurance operations.

These financial statements were authorized for issue by the Board Directors of Fatum Life Aruba N.V. on 28 June, 2021.

2. Significant Accounting Policies

These explanatory notes are an extract of the detailed notes included in the audited financial statements.

Basis of preparation

These abbreviated financial statements are derived from the audited financial statements of the Company which have been

prepared in accordance with International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB). The abbreviated financial statements do not contain all the disclosures required by International Financial Reporting Standards.

The abbreviated financial statements and the audited financial statements have been prepared under the historical cost convention, as modified by financial assets and financial liabilities at fair value through profit or loss.

The preparation of financial statements in conformity with IFRS requires the use of certain critical accounting estimates. It also requires management to exercise its judgment in the process of applying the Company's accounting policies. The areas involving a higher degree of judgment or complexity, or areas where assumptions and estimates are significant to the financial statements, are disclosed in Note 3.

Foreign currency translation

(a) Functional and presentation currency

Items included in the financial statements are measured using the

currency of the primary economic environment in which the entity operates (the 'functional currency'). The financial statements are presented in thousands of Aruban Florins, which is also the Company's presentation and functional currency.

(b) Transactions and balances in the financial statements

Foreign currency transactions are translated into the functional currency using the exchange rates prevailing at the dates of the transactions. Foreign exchange gains and losses resulting from the settlement of such transactions and from the translation at year-end exchange rates of monetary assets and liabilities denominated in foreign currencies are recognized in the statement of income.

Property, plant and equipment

All property, plant and equipment are stated at historical cost less accumulated depreciation. Historical cost includes expenditures that are directly attributable to the acquisition of the items.

Subsequent costs are included in the asset's carrying amount or recognized as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Company and the cost of the item can be measured



Notes to the Abbreviated Financial Statements (*continued*)

reliably. All other repairs and maintenance are charged to the statement of income during the financial period in which they are incurred.

Depreciation on assets is charged over the estimated useful lives of the assets using the following rates and methods:

- installations: straight line method, 10% per annum
- Office furniture & equipment: straight line method, 10 - 25% per annum

An asset's carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount.

Gains and losses on disposals are determined by comparing proceeds with carrying amount. These are included in the statement of income.

Investment properties

Freehold or leasehold properties held for long-term rental yields that are not occupied by the Company are classified as investment properties. Investment properties comprise freehold land and buildings. They are measured initially at cost, including transaction costs. Subsequent to initial recognition, investment properties are stated at fair value. Fair value is based on active market prices, adjusted as necessary, for any difference in the nature, location, or condition of the specified asset. Fair value is determined annually by accredited external valuers. Investment properties are not subject to depreciation. Any appreciation or diminution in value is recognized in the statement of income.

If investment properties become owner-occupied, they are reclassified as property, plant and equipment, and their fair value at the date of reclassification becomes its cost for subsequent accounting periods. Alternatively, where properties classified as held for use become investment properties because of a change in use, these properties are accounted for as investment properties and any differences arising between the carrying amount and the fair value of these items at the date of transfer are recognized in equity as a revaluation of property. However, if a fair value gain reverses a previous impairment loss, the gain is recognized in the statement of income.

Investment properties are derecognized when either they have been disposed of or when the investment property is permanently withdrawn from use and no future economic benefits are expected from its disposal. Upon disposal, any surplus previously recorded in the property revaluation reserve in equity is transferred to retained earnings.

Investment in Associate

The Company's investment in associated companies is accounted for using the equity method of accounting. An associate is an entity in which the Company has significant influence and which is neither a subsidiary nor a joint venture. Significant influence is the power to participate in the financial and operating policy decisions of the investee, but is not control or joint control over those policies.

Under the equity method, the investment in associates is carried in the statement of financial position at cost plus post acquisition changes in the Company's share of net assets of the associates. Goodwill relating to associates is included in the carrying amount of the investment and is not amortized. The statement of income reflects the share of the results of operations of the associates. When there has been a change recognized directly in the equity of the associates, the Company recognizes its share of any changes and discloses this, when applicable, in the statement of changes in equity.

The financial statements of the associates are prepared for the same reporting period as the parent company. Where necessary, adjustments are made to bring their accounting policies in line with the Company.

After application of the equity method, the Company determines whether it is necessary to recognize an additional impairment loss on the Company's investment in associates. The Company determines at each statement of financial position date, whether there is any objective evidence that the investment in associates is impaired. If this is the case, the Company calculates the amount of

impairment as the difference between the recoverable amount of the associates and its carrying value and recognizes the amount in the statement of income.

The Company discontinues the use of the equity method from the date when the investment ceases to be an associate or when the investment is classified as held for sale.

The Company holds 23.1% interest in Guardian Resorts International Inc.

Financial instruments

(a) Initial recognition and measurement

Financial assets and liabilities are recognised when Company becomes a party to the contractual provisions of the instrument. Regular way purchases and sales of financial assets are recognised on settlement date, the date on which the Company commits to purchase or sell the asset. Regular way purchases or sales are purchases or sales of financial assets that require delivery of assets within the time frame established by regulation or convention in the marketplace.

At initial recognition, the Company measures financial assets at its fair value plus, in the case of financial assets not at fair value through profit or loss, transaction costs that are directly attributable to the acquisition of financial assets. Transaction costs of financial assets carried at fair value through profit or loss are expensed in the statement of income.

The Company's financial assets include cash and short-term deposits, investment in debt and equity securities, interest receivable, receivables arising from insurance contracts and reinsurance contracts and other loans and receivables.

Financial liabilities are initially measured at fair value, and, where applicable, adjusted for transaction costs. The Company's financial liabilities include trade, intercompany and other payables.

(b) Classification and subsequent measurement

Debt instruments

Subsequent to initial recognition, the Company's debt instruments are measured in accordance with the business models determined by the Company's respective business units for managing the asset and the cash flow characteristics of the asset. There are three measurement categories into which the Company classified its debt instruments:

- (i) Amortised cost: Assets that are held for collection of contractual cash flows where those cash flows represent solely payments of principal and interest are measured at amortised cost. The carrying amounts of these assets are adjusted by any expected credit loss allowance recognised. In addition to certain debt securities, the Company's loans and receivables are carried at amortised cost.
- (ii) Fair value through other comprehensive income: Assets that are held for collection of contractual cash flows and for selling the financial assets, where the assets' cash flows represent solely payments of principal and interest, are measured at fair value through other comprehensive income. Movements in the carrying amount are taken through other comprehensive income except for the recognition of impairment gains or losses, interest revenue and foreign exchange gains and losses which are recognised in profit or loss.
- (iii) Fair value through profit or loss: Assets that do not meet the criteria for amortised cost or fair value through other comprehensive income are measured at fair value through profit or loss. A gain or loss on a debt investment that is subsequently measured at fair value through profit or loss is recognised in the statement of income in the period in which it arises. The Company may, on initial recognition, irrevocably designate a financial asset that otherwise meets the requirements to be measured at amortised cost or fair value through other comprehensive income as fair value through profit or loss, if doing so eliminates or significantly reduces an accounting mismatch that would otherwise arise. Financial assets held for trading, or are managed and whose performance is evaluated on a fair value basis,

are measured at fair value through profit or loss.

The Company reclassifies debt instruments when and only when its business model for managing those assets changes. The reclassification takes place from the start of the first reporting period following the change. Such changes are expected to be infrequent.

Business model assessment

The Company's business units determine their business models at the level that best reflects how it manages groups of financial assets to achieve its business objective. Factors considered by the business units in determining the business model for a group of assets include:

- the stated policies and objectives for the Company of assets and the operation of those policies in practice. These include whether management's strategy focuses on earning contractual interest income, maintaining a particular interest rate profile, matching the duration of the financial assets with the duration of any related liabilities or expected cash outflows or realising cash flows through sale of the assets;
- how performance of the Company of assets is evaluated and reported to management;
- the risks that affect the performance of the business model (and the financial assets held within that business model) and how those risks are managed;
- how managers of the business are compensated (for example, whether the compensation is based on the fair value of the assets managed or on the contractual cash flows collected);
- the frequency, volume and timing of sales of financial assets in prior periods, the reasons for such sales and expectations about future sales activity.

The solely payment of principal and interest (SPPI) test

'Principal' for the purpose of this test is defined as the fair value of the financial asset at initial recognition and may change over the life of the financial asset (for example, if there are repayments of principal or amortisation of the premium/discount). 'Interest' is defined as consideration for the time value of money and for the credit risk associated with the principal amount outstanding during a particular period of time and other basic lending risks and costs, as well as a profit margin.

Where the business model is to hold assets and collect contractual cash flows or to collect contractual cash flows and sell, the Company assesses whether the financial assets' cash flows represent solely payments of principal and interest. In making this assessment, the business units consider whether the contractual cash flows are consistent with a basis lending arrangement i.e. the definition of interest. Where the contractual terms introduce exposure to risk or volatility that are inconsistent with a basic lending arrangement, the related financial asset is classified and measured at fair value through profit or loss.

Equity instruments

Subsequent to initial recognition, the Company measures all equity investments at fair value, and changes in the fair value of equity instruments are recognised in the statement of income.

(c) Derecognition of financial assets

A financial asset (or when applicable, a part of a financial asset or part of a group of similar financial assets) is derecognised when:

- The rights to receive cash flows from the asset have expired.
- The Company retains the right to receive cash flows from the asset, but has assumed an obligation to pay them in full without material delay to a third party under a 'pass-through' arrangement.
- The Company has transferred its rights to receive cash flows from the asset and either:
 - has transferred substantially all the risk and rewards of the asset, or
 - has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.



Notes to the Abbreviated Financial Statements (continued)

When the Company has transferred its right to receive cash flows from an asset and has neither transferred nor retained substantially all the risks and rewards of the asset nor transferred control of the asset, the asset is recognised to the extent of the Company's continuing involvement in the asset. Continuing involvement that takes the form of a guarantee over the transferred asset is measured at the lower of the original carrying amount of the asset and the maximum amount of consideration that the Company could be required to repay.

On derecognition of a financial asset measured at amortised cost, the difference between the asset's carrying amount and the sum of the consideration received is recognised in the statement of income. In addition, on derecognition of an investment in a debt instrument classified as at fair value through other comprehensive income, the cumulative gain or loss previously accumulated in the fair value reserve is reclassified to the statement of income.

A financial liability is derecognised when it is extinguished, discharged, cancelled or expires.

(d) Modifications of financial assets

If the terms of a financial asset are modified, the Company evaluates whether the cash flows of the modified asset are substantially different from that of the original asset. If the terms are substantially different, the Company derecognises the original financial asset and recognises a new financial asset at fair value. The date of modification is consequently considered to be the date of initial recognition for impairment calculation purposes, including for the purpose of determining whether a significant increase in credit risk has occurred. The Company also assesses whether the new financial asset recognised is deemed to be credit-impaired at initial recognition, especially in circumstances where the modification was driven by the debtor being unable to make the originally agreed payments.

If the cash flows of the modified asset are not substantially different, the modification does not result in derecognition of the financial asset. The Company recalculates the gross carrying amount of the financial asset based on revised cash flows, discounted at the original effective interest rate (or credit-adjusted effective interest rate for purchased or originated credit-impaired financial assets), and recognises the amount arising from adjusting the gross carrying amount as a modification gain or loss in the statement of income.

Impairment of assets

Impairment of financial assets

At each reporting date, the Company assesses, on a forward-looking basis, the expected credit losses (ECL) associated with its financial assets measured at amortised cost and fair value through other comprehensive income (excluding equity instruments).

The Company measures loss allowances on its debt instruments at an amount equal to lifetime ECL, except in the following cases, for which the amount recognised is 12-month ECL:

- Debt securities that are determined to have low credit risk at the reporting date; and
- Other financial instruments for which credit risk has not increased significantly since initial recognition.

Lifetime ECL are the ECL that result from all possible default events over the expected life of a financial asset, whereas 12-month ECL are the portion of ECL that results from default events that are possible within the 12 months after the reporting date.

For receivables, the Company applies the simplified approach permitted by IFRS 9, which requires expected lifetime losses to be recognised from initial recognition of the receivables.

Loss allowances for ECL are presented in the financial statements as follow:

- Financial assets measured at amortised cost: the loss allowance is deducted from the gross carrying amount of the assets in the statement of financial position. Movement in ECL is recognised in the statement of income.

- Debt instruments measured at fair value through other comprehensive income: the loss allowance is recognised in other comprehensive income with the corresponding entry recognised in the statement of income. The loss allowance does not reduce the carrying amount of the financial asset in the statement of financial position.

Significant increase in credit risk

In assessing whether the credit risk on a financial instrument has increased significantly since initial recognition, the Company compares the risk of a default occurring as at the reporting date with the risk of default occurring as at the date of initial recognition. In making this assessment, the Company considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort. Forward-looking information considered includes the future prospects of the industries in which the Company's debtors operate, obtained from economic expert reports, financial analysts, governmental bodies and other similar organisations, as well as consideration of various external sources of actual and forecast economic information that relate to the Company's core operations.

The quantitative assessment to identify whether a significant increase in credit risk has occurred for an exposure is performed by comparing:

- the remaining lifetime probability of default as at the reporting date; with
- the remaining lifetime probability of default for this point in time that was estimated at the time of initial recognition of the exposure.

The qualitative assessment to identify whether credit risk has increased significantly since initial recognition takes into account the following:

- Actual or expected significant deterioration in the financial instrument's external (if available) or internal credit rating;
- Actual or expected significant adverse changes in business, financial or economic conditions that are expected to cause a significant change to the debtor's ability to meet its obligations;
- Actual or expected significant changes in the operating results of the debtor;
- Significant increases in credit risk on other financial instruments of the debtor;
- Significant changes in the expected performance and behaviour of the debtor, including changes in the payment status of debtor;
- Actual or expected significant adverse change in the regulatory, economic, or technological environment of the debtor that results in a significant change in the debtor's ability to meet its debt obligation.

Irrespective of the outcome of the above assessment, the Company presumes that the credit risk on a financial asset has increased significantly since initial recognition when contractual payments are more than 30 days past due, unless the Company has reasonable and supportable information that demonstrated otherwise. During the year ended 31 December 2020, as a direct result of the Covid-19 pandemic, several insurance subsidiaries of the Group to which the Company belongs offered a deferral in premium payments from customers for a period of up to 3 months, thereby temporarily extending credit terms to up to 120 days. Because these were blanket offers to all customers, acceptance of the offer was not taken as an indicator of a significant increase in credit risk. As at 31 December 2020, this deferral was no longer in effect. Customers were required, in some cases, to bring their accounts back up to date, and in other cases, to resume monthly payments without yet bringing their accounts up to date. Where a customer has been granted a temporary extension in the credit period as a result of the COVID-19 pandemic and was not later required to bring their accounts up to date, the past-due status is based on the extended credit period. Any accounts that were 30 days past due at year end, whether a deferral had been previously taken or not, were considered to have had a significant increase in credit risk.

Despite the aforementioned, the Company assumes that the credit risk on a financial instrument has not increased significantly

since initial recognition if the financial instrument is determined to have low credit risk at the reporting date. A financial instrument is determined to have low credit risk if the financial instrument has a low risk of default, the debtor has a strong capacity to meet its contractual cash flow obligations in the near term and adverse changes in economic and business conditions in the longer term may, but will not necessarily, reduce the ability of the debtor to fulfil its contractual cash flow obligations. The Company considers a debt instrument to have low credit risk when its credit risk rating is equivalent to the globally understood definition of 'investment grade'.

Credit-impaired financial assets

At each reporting date, the Company assesses whether financial assets carried at amortised cost and debt instruments carried at fair value through comprehensive income are credit-impaired. A financial asset is credit-impaired when one or more events that have a detrimental impact on the estimated future cash flows of the financial asset have occurred.

Evidence that a financial asset is credit-impaired includes the following observable data:

- Significant financial difficulty of the debtor or issuer;
- A breach of contract, such as a default or past due event;
- The disappearance of an active market for a financial asset because of financial difficulties;
- It is becoming probable that the debtor will enter bankruptcy or other financial reorganisation; or
- Rating agencies' assessments of creditworthiness.

Definition of default

The Company considers a financial asset to be in default when:

- the debtor is unlikely to pay its credit obligations to the Company in full, without recourse by the Company to actions such as realising security (if any is held); or
- the debtor is past due more than 90 days unless the Company has reasonable and supportable information to demonstrate that a more lagging default criterion is more appropriate.

In assessing whether a debtor is in default, the Company considers indicators that are qualitative, quantitative and based on data developed internally and obtained from external sources.

Write-off

The Company writes off financial assets, either partially or in full, when it has exhausted all practical recovery efforts and has concluded there is no reasonable expectation of recovery. Indicators that there is no reasonable expectation of recovery include ceasing enforcement activity and where the Company's recovery method is foreclosing on collateral and the value of the collateral is such that there is no reasonable expectation of recovering in full.

If the amount to be written off is greater than the accumulated loss allowance, the difference is first treated as an addition to the allowance that is then applied against the gross carrying amount.

Measurement of expected credit losses

The measurement of expected credit losses is a function of:

- (i) Probability of default - an estimate of the likelihood of default over a given time horizon;
- (ii) Loss given default - an estimate of the loss arising in the case where a default occurs at a given time; and
- (iii) Exposure at default - an estimate of the exposure at a future default date, taking into account expected changes in the exposure after the reporting date, including repayments of principal and interest, whether scheduled by contract or otherwise.

The assessment of the probability of default and loss given default is based on historical data adjusted by forward-looking information. Forward-looking information considered by the Company includes economic data and forecasts published by governmental bodies and monetary authorities, supranational organisations such as the Organization for Economic Cooperation and Development and the International Monetary Fund, and selected private-sector and academic forecasters.

Expected credit losses are measured as the present value of all cash shortfalls i.e. the difference between the cash flows due to



Notes to the Abbreviated Financial Statements (continued)

the Company in accordance with the contract and the cash flows that the Company expects to receive, discounted at the original effective interest rate.

The mechanics of the expected credit losses method are summarised below:

- A financial instrument that is not credit-impaired on initial recognition, a 12-month ECL allowance is calculated. The Company calculates the 12-month ECL allowance based on the expectation of a default occurring in the twelve months following the reporting date. The expected 12-month default probability is applied to a forecast exposure at default and multiplied by the expected loss given default, and discounted by the original effective interest rate.
- When a financial instrument has shown a significant increase in credit risk since initial recognition, the Company records an allowance for life-time ECL. The mechanics are similar to 12-month ECL calculation on a financial instrument that is not credit-impaired on initial recognition, but default probability and loss given default are estimated over the life of the instrument.
- A financial instrument that is credit-impaired, but is not a purchased or originated credit-impaired financial instrument, the Company records an allowance for lifetime ECL calculated similar to lifetime ECL on a financial instrument that has shown a significant increase in credit risk since initial recognition.
- Purchased or credit-impaired financial assets are assets that are credit-impaired on initial recognition. ECL on these assets are always measured on a lifetime basis, discounted by a credit adjusted effective interest rate. The Company has no purchased or credit-impaired financial instruments.

Where lifetime ECL is measured on a collective basis to cater for cases where evidence of significant increases in credit risk at the individual instrument level may not yet be available, the financial instruments are grouped on the basis of shared risk characteristics that include: instrument type; credit risk ratings; nature, size and industry of debtors; collateral type; and geographic location of the debtor.

If the Company has measured the loss allowance for a financial instrument at an amount equal to lifetime ECL in the previous reporting period, but determines at the current reporting date that the conditions for lifetime ECL are no longer met, the Company measures the loss allowance at an amount equal to 12-month ECL at the current reporting date.

Impairment of non-financial assets

The Company assesses at each reporting date whether there is an indication that an asset may be impaired. If any such indication exists, or when annual impairment testing for an asset is required, the Company estimates the asset's recoverable amount. An asset's recoverable amount is the higher of an asset's or cash-generating unit's (CGU) fair value less costs to sell and its value in use. The recoverable amount is determined on an individual asset basis, unless the asset does not generate cash inflows that are largely independent of those from other assets or group of assets. When the carrying amount of an asset or CGU exceeds its recoverable amount, the asset or CGU is considered impaired and written down to its recoverable amount.

In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. In determining fair value less costs of disposal, recent market transactions are taken into account. If no such transactions can be identified, an appropriate valuation model is used. These calculations are corroborated by valuation

multiples, quoted share prices for publicly traded companies or other available fair value indicators.

The Company bases its impairment calculations on detailed budgets and forecast calculations, which are prepared separately for each of the Company's CGUs to which the individual assets are allocated. These budgets and forecast calculations generally cover a period of three years. For longer periods, a long-term growth rate is applied to project future cash flows after the third year.

Impairment losses of continuing operations are recognized in the statement of income in those expense categories consistent with the function of the impaired asset.

For assets excluding goodwill, an assessment is made at each reporting date as to whether there is any indication that previously recognized impairment losses may no longer exist or may have decreased. If such an indication exists, the Company makes an estimate of the recoverable amount. A previous impairment loss is reversed only if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognized. If that is the case, the carrying amount of the asset is increased to its recoverable amount. That increased amount cannot exceed the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognized for the asset in prior years. Such reversal is recognized in the statement of income unless the asset is carried at the revalued amount, in which case the reversal is treated as a revaluation increase.

Fair value measurement

The Company measures financial instruments and non-financial assets at fair value at each reporting date.

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either:

- In the principal market for the asset or liability, or
- In the absence of a principal market, in the most advantageous market for the asset or liability.

The principal or the most advantageous market must be accessible by the Company.

The fair value of an asset or a liability is measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their economic best interest.

A fair value measurement of a non-financial asset takes into account a market participant's ability to generate economic benefits by using the asset in either its highest and best use, or by selling it to another market participant that would use the asset in its highest and best use.

When one is available, the Company measures the fair value of an instrument using the quoted price in an active market. If there is no quoted price in an active market, the Company establishes fair value by using valuation techniques. These include the use of recent arm's length transactions, reference to other instruments that are substantially the same and discounted cash flow analysis making maximum use of market inputs and relying as little as possible on entity-specific inputs.

All assets and liabilities for which fair value is measured or disclosed in the financial statements are categorized within the fair value hierarchy, described as follows, based on the lowest level input that is significant to the fair value measurement as a whole:

Level 1 — Quoted (unadjusted) market prices in active markets for identical assets or liabilities.

Level 2 — Valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable.

Level 3 — Valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable. Assets and liabilities, with the exception of freehold and investment properties, included in level 3 are held at cost, being the fair value of the consideration paid on acquisition and are regularly assessed for impairment. Freehold and investment properties included in level 3 are held at fair value which is the estimated replacement value.

For assets and liabilities that are recognized in the financial statements on a recurring basis, the Company determines whether transfers have occurred between levels in the hierarchy by re-assessing categorization (based on the lowest level input

that is significant to the fair value measurement as a whole) at the end of each reporting period.

External valuers are involved for valuation of certain assets such as investment properties and freehold and leasehold properties. Involvement of external valuers is decided annually and selection criteria include market knowledge, reputation, independence and whether professional standards are maintained.

Offsetting financial instruments

Financial assets and financial liabilities are offset and the net amount reported in the statement of financial position only when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis or realize the assets and settle the liabilities simultaneously.

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term highly liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts, when they arise, are shown within borrowings in current financial liabilities on the statement of financial position. Cash and cash equivalents are carried at amortised cost on the statement of financial position.

Share capital

Shares are classified as equity when there is no obligation to transfer cash or other assets.

Reserves

Reserves are maintained in relation to the recognition of changes in the fair value of certain investments in debt securities and foreign currency exchange differences. The statutory reserve is maintained in accordance with provisions of the by-laws of the Company where the Company is required to appropriate an amount towards statutory reserve in accordance with requirements of the Central Bank.

Insurance and investment contracts

(a) Classification

The Company issues contracts that transfer insurance risk or financial risk or both. Insurance contracts are those contracts that transfer significant insurance risk. Such contracts may also transfer financial risk. As a general guideline, the Company defines as significant insurance risk the possibility of having to pay benefits on the occurrence of an insured event that are at least 10% more than the benefits payable if the insured event did not occur.

Investment contracts are those contracts that transfer financial risk with no significant insurance risk.

A number of insurance contracts contain a discretionary participation feature ("DPF"). This feature entitles the holder to receive, as a supplement to guaranteed benefits, additional benefits or bonuses:

- a) that are likely to be a significant portion of the total contractual benefits;
- b) whose amount or timing is contractually at the discretion of the Company;
- c) and that are contractually based on:
 - (i) the performance of a specified pool of contracts or a specified type of contract;
 - (ii) realized and/or unrealized investment returns on a specified pool of assets held by the Company; or
 - (iii) the profit or loss of the Company, fund or other entity that issues the contract.

The terms and conditions of these contracts set out the bases for the determination of the amounts on which discretionary benefits are based and within which the Company may exercise its discretion as to the quantum and timing of their payments to contract holders, which will be subject to the advice of the Company's actuary or a locally appointed actuary.

(b) Recognition and measurement

Insurance contracts are classified into four main categories, depending on the duration of risk and whether or not the terms and conditions are fixed.



Notes to the Abbreviated Financial Statements (*continued*)

(i) Long-term insurance contracts with fixed and guaranteed terms and without discretionary participation feature ("DPF")

These contracts insure events associated with human life over a long duration. Premiums are recognized as revenue when they become payable by the policyholder. Premiums are shown before deduction of commission. Benefits are recorded as an expense when incurred.

A liability for policyholders' benefits that are expected to be incurred in the future is established on acceptance of the insurance risk. The liability is based on the present value of estimated amounts for projected future premiums, claims, benefits, investment income and policy maintenance expenses. The liability is based on key assumptions made with respect to variables such as mortality, persistency, investment returns and expense inflation.

The liabilities are actuarially recalculated at each reporting date and the change in the liability is recognized as an expense in the statement of income.

The reserves are calculated on a Modified Net Premium Method in accordance with the requirements of the Central Bank of Aruba.

Unit Linked insurance contracts

The liabilities arising from the unit linked contracts comprise the liability for the insured risk and the accumulated cash value. The liability for the insured risk is determined in a manner identical to the liability for contracts with fixed and guaranteed terms and is included in the policyholders' liability balance, while the liability for the accumulated cash value is carried at fair value of the assets which fund the liabilities. The liabilities for the accumulated cash values are included in the segregated funds' liability balance. The Company bears no risk in relation to segregated funds' liability. With the adoption of IFRS 10, the Company no longer recognizes the segregated funds assets and liabilities in these unit linked contracts.

The change in the liability arising from the insurance risk is recognized as an expense in the statement of income.

(ii) Long-term insurance contracts without fixed terms

These contracts insure human life events (for example death or survival) over a long duration. Insurance premiums are recognized directly as liabilities whereas the change in the liabilities is reflected in the consolidated statement of income. These liabilities are increased by credited interest or change in the unit prices and are decreased by policy administration fees, mortality and surrender charges and any withdrawals.

(iii) Long-term insurance contracts with fixed and guaranteed terms and with discretionary participation feature ("DPF")

In addition to death or life benefits, these contracts contain a DPF that entitles the holders to a bonus or dividend declared by the company from time to time. The discretionary element of the benefits payable under these policies, as well as the guaranteed elements are treated as liabilities. The actuarial calculations make allowance for future expected policyholder bonuses and dividends. Any changes in the total benefits due are recognized as charges in the statement of income and form part of increases in reserves for future benefits of policyholders.

(iv) Investment contracts

The Company issues investment contracts including deposit administration contracts and individual deferred annuity contracts. Insurance premiums are recognized directly as liabilities. These liabilities are increased by credited interest or change in the unit prices and are decreased by policy administration fees, mortality and surrender charges and any withdrawals. Revenue consists of investment income and interest credited is treated as an expense.

(c) Policyholders' benefits

Maturities and annuities are accounted for when due. Death and disability claims and surrenders are recognized in the financial statements in the year in which they have been notified. Differences between the estimated claims and subsequent settlements are recognized in the statement of income in year of settlement.

(d) Deferred acquisition costs ("DAC")

Commissions paid to agents and brokers for life insurance contracts that are related to securing new contracts and renewing existing contracts are expensed over the terms of the policies as premium is earned. All other costs are recognized as expenses when incurred.

(e) Liability adequacy test

At each reporting date, the Company assesses whether its recognized insurance liabilities are adequate, using current estimates of future cash flows under its insurance contracts. If that assessment shows that the carrying amount of its insurance liabilities is inadequate, the deficiency is recognized in the statement of income and the amount of the relevant insurance liabilities is increased.

(f) Reinsurance contracts held

Contracts entered into by the Company with reinsurers under which the Company is compensated for losses on one or more contracts issued by the Company and that meet the classification requirements for insurance contracts are classified as reinsurance contracts held.

Contracts that do not meet these classification requirements are classified as financial assets. Insurance contracts entered into by the Company under which the contract holder is another insurer (inward reinsurance) are included with insurance contracts.

The benefits to which the Company is entitled under its reinsurance contracts held are recognized as reinsurance assets. These assets consist of short-term balances due from reinsurers, as well as longer term receivables that are dependent on the expected claims and benefits arising under the related reinsured insurance contracts. Amounts recoverable from or due to reinsurers are measured consistently with the amounts associated with the reinsured insurance contracts and in accordance with the terms of each reinsurance contract. Reinsurance liabilities are primarily premiums payable for reinsurance contracts and are recognized as an expense when due.

The Company assesses its reinsurance assets for impairment on a quarterly basis. If there is objective evidence that the reinsurance asset is impaired, the Company reduces the carrying amount of the reinsurance asset to its recoverable amount and recognizes that impairment loss in the statement of income.

(g) Receivables and payables related to insurance contracts

Receivables and payables are recognized when due. These include amounts due to and from agents, brokers and insurance contract holders. If there is objective evidence that the insurance receivable is impaired, the Company reduces the carrying amount of the insurance receivable accordingly and recognizes that impairment loss in the statement of income.

Taxation

Tax on the profit or loss for the year comprises current tax and the change in deferred tax. Current tax comprises tax payable calculated on the basis of the taxable income for the year using the prevailing tax rate and any adjustment of tax payable for previous years.

Deferred tax is provided, using the liability method, on all temporary differences between the carrying amounts for financial reporting purposes and the amounts used for taxation purposes, except differences relating to the initial recognition of assets or liabilities which affect neither accounting nor taxable profit. Deferred tax assets are taxes recoverable in future periods in respect of deductible temporary differences and tax losses carried forward. Net deferred tax assets are reduced to the extent that it is no longer probable that the related tax benefit will be realized.

Employee benefits

(a) Pension plans

The Company operates both defined benefit and defined contribution plans, the assets of which are held in a separate trustee-administered fund. The plans are fully funded by payments from the Company and voluntary contributions from employees after taking account of the recommendations of the independent qualified actuaries.

The pension plan assets or liabilities are fully recognized in Fatum Holding N.V., the parent company, and the expenses are allocated to the subsidiaries. The asset or liability recognized in the statement of financial position in respect of defined benefit pension plans is the present value of the defined benefit obligation at the statement of financial position date less the fair value of plan assets. Plan assets exclude any insurance contracts issued by the Company. There are no restriction applicable on plan assets.

For defined benefit plans, the pension accounting costs are assessed using the projected unit credit method. Under this method, the cost of providing pensions is charged to the statement of income so as to spread the regular cost over the service lives of employees in accordance with the advice of a qualified actuary, who carries out full valuations of the plans every year. The pension obligation is measured as the present value of the estimated future cash outflows using interest rates of government securities which have terms to maturity approximating the terms of the related liability. Remeasurements of the net defined benefit liability, which comprise of actuarial gains and losses and the return on plan assets (excluding interest), are recognized immediately through other comprehensive income in the statement of comprehensive income. The defined benefit plan mainly exposes the Company to actuarial risks such as investment risk, interest rate risk and longevity risk.

Starting 2008 all employees entering in service are eligible to a defined contribution plan. The company adopted for 2011 and beyond a defined contribution plan. This means that a fixed amount for future pension obligations will be applied for the employees and that there is no back office costs anymore. The accrued rights of the employees of a defined benefit plan up till 2010 remain intact. The assets are held in a separate trustee-administered fund. The Company's contributions to the defined contribution pension plans are charged to the statement of income in the year to which they relate.

(b) Post retirement medical benefit obligations

The Company provides post-retirement medical benefits to its permanent employees who retire from active service, their spouses and their dependents. The entitlement to these benefits is based on the employee remaining in service up to retirement age or leaving service due to ill health. The expected costs of these benefits are accrued over the period of employment, using a methodology similar to that for defined benefit plans. External qualified actuaries carry out a valuation of these obligations. Post retirement medical benefit obligations are fully recognized in Fatum Holding N.V., the parent company, and the expenses are allocated to the subsidiaries.

(c) Bonus plans

The Company recognizes a liability and an expense for bonuses based on a formula that takes into consideration the profit attributable to the Company's shareholder after certain adjustments. The Company recognizes a provision where contractually obligated or where there is a past practice that has created a constructive obligation.

Provisions

Provisions are made when the Company has a present legal or constructive obligation as a result of past events, for which is more likely than not that an outflow of resources will be required to settle the obligation, and the amount has been reliably estimated. Provisions are not recognized for future operating losses. Where there are a number of similar obligations, the likelihood that an outflow will be required in settlement is determined by considering the class of obligations as a whole. A provision is recognized even if the likelihood of an outflow with respect to any one item included in the same class of obligations may be small.

Revenue recognition

Revenue comprises the fair value for services rendered. Revenue is recognized as follows:

(a) Premium income

Premium income is recognized on the accrual basis in accordance with the terms of the underlying contracts.



Notes to the Abbreviated Financial Statements (*continued*)

(b) Investment income

Interest income is recognised using the effective interest method. Interest income is calculated by applying the effective interest rate to the gross carrying amount of financial assets, except for:

- > Purchased or originated credit-impaired financial assets, for which the original credit-adjusted effective interest rate is applied to the amortised cost of the financial asset.
- > Financial assets that are not purchased or originated credit-impaired but have subsequently become credit-impaired, for which interest revenue is calculated by applying the effective interest revenue is calculated by applying the effective interest rate to their amortised cost i.e. net of the expected credit loss provision.

Dividend income is recognised when the right to receive payment is established.

(c) Rental Income

Rental income is recognised in the statement of income on the accrual basis.

(d) Realised and unrealised investment gains and losses

Realised and unrealised gains and losses on investments measured at amortised cost or fair value through profit or loss are recognised in the statement of income in the period in which they arise.

Unrealised gains and losses on investment securities measured at fair value through other comprehensive income are recognised in other comprehensive income. On derecognition, debt securities gains and losses accumulated in other comprehensive income are reclassified to the consolidated statement of income.

(e) Commission income

Commissions are recognized on the accrual basis when the services have been provided.

(f) Fee income

Fees are earned from the management of the assets of the segregated funds and deposit administration funds and from general policy administration and surrenders. Fees are recognized in the period in which the services are rendered.

Leases

At inception of a contract, the Company assesses whether a contract is, or contains a lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. To assess whether a contract conveys the right to control the use of an identified asset, the Company assesses whether:

- the contract involves the use of an identified asset. This may be specified explicitly or implicitly, and should be physically distinct or represent substantially all of the capacity of a physically distinct asset. If the supplier has a substantive substitution right, then the asset is not identified;
- the Company has the right to obtain substantially all of the economic benefits from use of the asset throughout the period of use; and
- the Company has the right to direct the use of the asset. The Company has this right when it has the decision-making rights that are most relevant to changing how and for what purpose the asset is used.

The Company as a lessee

The Company mainly leases office space used in its operations. Rental contracts for these leases are typically made for fixed periods of a year but may have extensions options, which is described below. Some contracts contain lease and non-lease components, which are accounted for as separate components based on the stand-alone prices stated in the contracts.

Lease terms are negotiated on an individual basis and contain a wide range of different terms and conditions. The lease agreements do not impose any covenants and the leased assets may not be used as security for borrowing purposes.

The Company applies a single recognition and measurement approach to all leases, except for short-term leases and leases of low-value assets. At lease commencement date, the Company

recognises a right-of-use asset and a lease liability in the statement of financial position.

The right-of-use asset is initially measured at cost, which comprises the initial measurement of the lease liability, any initial direct costs incurred by the Company, an estimate of any costs to dismantle and remove the asset at the end of the lease, and any lease payments made in advance of the lease commencement date (net of any incentives received). Subsequent to initial measurement, the right-of-use asset is depreciated on a straight-line basis from the lease commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the lease term. If the Company is reasonably certain to exercise a purchase option, the right-of-use asset is depreciated over the underlying asset's useful life. The Company also assesses the right-of-use asset for impairment when such indicators exist. The Company does not revalue any of its right-of-use assets.

The lease liability is initially measured at the present value of the lease payments that are not paid at the lease commencement date, discounted using the interest rate implicit in the lease. If the interest rate implicit in the lease cannot be readily determined, the lessee's incremental borrowing rate is used, being the rate the individual lessee would have to pay to borrow the funds necessary to obtain an asset of similar value to the right-of-use asset in a similar economic environment with similar terms, security and conditions. Lease payments included in the measurement of the lease liability comprise the following:

- fixed lease payments (including in-substance fixed payments), less any lease incentives;
- variable lease payments that depend on an index or rate, initially measured using the index or rate at the commencement date;
- lease payments in an optional renewal period if the Company is reasonably certain to exercise an extension option; and
- penalty payments for early termination of a lease unless the Company is reasonably certain not to terminate early.

The lease liability is subsequently measured by increasing the carrying amount to reflect interest on the lease liability (using the effective interest method) and by reducing the carrying amount to reflect lease payments made.

The Company remeasures the lease liability when there is a change in future lease payments arising from a change in an index or rate, or if the Company changes its assessment of whether it will exercise an extension or termination option. Extension and termination options are included in a number of leases across the Company. These are used to maximise operational flexibility in terms of managing the assets used in the Company's operations. The majority of extension and termination options held are exercisable only by the Company and not by the respective lessor. When the lease liability is remeasured, a corresponding adjustment is made to the carrying amount of the right-of-use asset, or is recorded in the statement of income if the carrying amount of the right-of-use asset has been reduced to zero.

Variable lease payments that do not depend on an index or a rate are not included in the measurement of the lease liability and the right-of-use asset. The related payments are recognised as an expense in the period in which the event or condition that triggers those payments. The Company does not have any variable lease payments that do not depend on an index or a rate.

The Company applies the short-term lease recognition exemption to its short-term leases i.e., those leases that have a lease term of 12 months or less from the commencement date and do not contain a purchase option. It also applies the lease of low-value assets to leases that are considered to be low value. The Company recognises the lease payments associated with these leases as an expense on a straight line basis over the lease term.

The Company as a lessor

The Company leases out its investment property. The Company has classified these leases as operating leases, because they do not transfer substantially all of the risks and rewards incidental to the ownership of the assets. Rental income arising is accounted for on a straight-line basis over the lease term and is included in other income in the statement of income.

Dividend distribution

Dividend distribution to the Company's shareholder is recognized as an appropriation in the Company's financial statements in the period in which the dividends are approved by the Company's shareholder.

Finance charges

Finance charges are recognized as an expense in the period in which they are incurred except to the extent that they are capitalized when directly attributable to the acquisition, construction or production of an investment property or in developing properties for sale.

Comparative information

Where necessary, comparative data have been adjusted to conform with changes in presentation in the current year.

3. Critical accounting estimates and judgments in applying accounting policies

The Company makes estimates and assumptions that may affect the reported amounts of assets and liabilities during the succeeding financial year. Estimates and judgments are continually evaluated and based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. A source of estimation uncertainty in 2020 relates to the ongoing Covid-19 pandemic, which has impacted and continues to impact the markets in which the Company operates. Despite promising news in vaccine development and ongoing distribution, uncertainty remains over the extent and duration of the disruption to business and the timing and degree of the economic recovery that may be expected to follow. The Company has made forward-looking projections using the macroeconomic indicators, such as real GDP, unemployment, and inflation, which were available as at the end of the reporting period. The heightened uncertainty means an increased likelihood that actual economic outcomes may vary from estimates used, resulting in differences between the current accounting estimates and the actual future results of the Company.

(a) The ultimate liability arising from claims made under insurance contracts

The estimation of the ultimate liability arising from claims made under insurance contracts is an important accounting estimate. There are several sources of uncertainty that need to be considered in the estimate of the liability that the Company will ultimately pay for such claims.

(b) Estimate of future benefit payments and premiums arising from long-term insurance contracts

The determination of the liabilities under long-term insurance contracts is dependent on estimates made by the Company. Uncertainty in the estimation of future benefit payments and premium receipts for long-term insurance contracts arises from the unpredictability of long-term changes in overall levels of future mortality, morbidity, administrative expenses, investment income and the variability in contract holder behaviour. Estimates are made as to the expected number of deaths, voluntary terminations and other events giving rise to cash flows for each of the years in which the Company is exposed to risk. The Company bases these estimates on standard actuarial tables adjusted where appropriate to reflect the Company's own experience or expectations. Although the pattern of future cash flows may be close to that indicated by past experience some deviation in that pattern is probable.

The estimated number of deaths determines the value of the benefit payments. The main source of uncertainty is that epidemics and wide-ranging lifestyle changes, such as in eating, smoking and exercise habits, could result in future mortality being significantly worse than in the past for the age group in which the Company has significant exposure to mortality risk. However,

continuing improvements in medical care and social conditions could result in improvements in longevity in excess of those allowed for in the estimates used to determine the liability for contracts where the Company is exposed to longevity risk.



Notes to the Abbreviated Financial Statements (continued)

Estimates are also made as to future investment income arising from the assets backing long-term insurance contracts. These estimates are based on current market returns as well as expectations about future economic and financial developments.

The carrying amount of long-term insurance contracts (claims) as at 31 December 2020 was AWG 710,320 (2019: AWG 666,539).

(c) Business model assessment

Classification and measurement of financial assets depends on the results of the SPPI and the business model test. The Company determines the business model at a level that reflects how groups of financial assets are managed together to achieve a particular business objective. This assessment includes judgment reflecting all relevant evidence including how the performance of the assets is evaluated and their performance measured, the risks that affect the performance of the assets and how these are managed and how the managers of the assets are compensated. The Company monitors financial assets measured at amortised cost or fair value through other comprehensive income that are derecognised prior to their maturity to understand the reason for their disposal and whether the reasons are consistent with the objective of the business for which the asset was held. Monitoring is part of the Company's continuous assessment of whether the business model for which the remaining financial assets are held continues to be appropriate and if it is not appropriate whether there has been a change in business model and so a prospective change to the classification of those assets.

(d) Fair valuation of financial assets

The Company issues a few investments that are designated at fair value through profit and loss. These financial instruments are not quoted in active markets, and their values are determined by using valuation techniques. Since 2014 the Company has developed an internal investment valuation methodology based on the yield curves published by the Central Bank of Curacao and St. Maarten (CBCS) to estimate the fair value of local fixed rate securities that do not have regular prices in an active market. The yield curve used to value Aruban investments is the CBCS curve before issuance of debt to the Netherlands.

	Effect on fair value reserve		Effect on statement of income	
	2020	2019	2020	2019
	AFL'000	AFL'000	AFL'000	AFL'000
1% increase				
in market yields	(7,586)	(7,388)	(404)	-
1% decrease				
in market yields	8,024	8,451	428	-

(e) Impairment losses on financial assets

The measurement of expected credit loss allowance for financial assets measured at amortised cost and fair value through other comprehensive income requires judgement, in particular, the estimation of the amount and timing of future cash flows and collateral values when determining impairment losses and the assessment of a significant increase in credit risk. These estimates are driven by a number of factors, changes in which can result in different levels of allowances.

The Company's expected credit loss calculations are outputs of models with a number of underlying assumptions regarding the choice of variable inputs and their interdependencies. Elements of the expected credit loss models that are considered accounting judgements and estimates include:

- The Company's criteria for assessing if there has been a significant increase in credit risk and so allowances for financial assets should be measured on a lifetime expected credit loss basis and the qualitative assessment
- The segmentation of financial assets when their ECL is assessed on a collective basis
- Development of ECL models, including the various formulas and the choice of inputs
- Selection of forward-looking macroeconomic scenarios to derive the economic inputs into the expected credit loss models
- Development of forward-looking scenarios probability weighted based on macroeconomic trends and expectations
- Determination of associations between macroeconomic scenarios and, economic inputs and the effect on probabilities

of default, exposure at default and loss given default exposure at default and loss given default

The Company regularly review its internal models in the context of actual loss experience and adjust when necessary.

Forward-looking macroeconomic variables

The estimation and application of forward-looking information requires significant judgment. PD, LGD and EAD inputs used to estimate Stage 1 and Stage 2 credit loss allowances are modelled based on the macroeconomic variables (or changes in macroeconomic variables) that are most closely correlated with credit losses in the relevant portfolio. The estimation of ECL on 12-month ECLs and Lifetime ECLs is a discounted probability-weighted estimate that considers three future macroeconomic scenarios, with macroeconomic projections varying by territory. The base case scenario assumes that a stable economic environment where current conditions, based on available macroeconomic data, will largely continue. Upside and downside scenarios are set relative to the base case scenario based on reasonably possible alternative macroeconomic conditions, considering macroeconomic forecasts and trends.

Scenarios are reassessed on at least an annual basis and more frequently if conditions warrant. Scenarios are probability-weighted separately for each territory modeled according to the best estimate of their relative likelihood based on historical frequency and current trends and conditions. Probability weights are updated on an annual basis or more frequently as warranted.

Covid-19 Pandemic

Given the economic impact of the ongoing Covid-19 pandemic, the Company made some adjustments to its ECL models, such as increasing the likelihood attributed to more pessimistic scenarios, and overlaying a further pessimistic scenario that explicitly accounts for acute negative economic fallout.

The added pessimistic scenario was modelled on the default rates and losses given defaults that occurred at the height of the 2007-2009 financial crisis. The likelihood attributed to each scenario was further varied depending on the current and projected macroeconomic factors that prevailed in the territory in which the Company operates. The resulting escalated probability of default and losses given default were applied to all financial assets.

IFRS 9 requires that entities assess the risk of default over the life of expected assets. Many assets held by the Company have several years remaining to maturity. While there is escalated default risk in the current economic environment which may continue for up to 3 years, this risk is expected to return to pre-pandemic levels thereafter. Management therefore believes that the lifetime default risk of assets with several years to maturity is not significantly higher than prior to the onset of the Covid-19 pandemic.

(f) Income taxes

The Company is subject to income taxes according to Aruban laws. Estimates are required in determining the provision for income taxes. There are some transactions and calculations for which the ultimate tax determination is uncertain during the ordinary course of business. The Company recognizes liabilities for anticipated tax audit issues based on estimates of whether additional taxes will be due. Where the final tax outcome of these matters is different from the amounts that were initially recorded, such differences will impact the income tax and deferred tax provisions in the period in which such determination is made.

(g) Impairment of non-financial assets

An impairment exists when the carrying value of an asset or cash generating unit exceeds its recoverable amount, which is the higher of its fair value less costs to sell and its value in use. The fair value less costs to sell calculation is based on available data from binding sales transactions in an arm's length transaction of similar assets or observable market prices less incremental costs for disposing of the asset. The value in use calculation is based on a discounted cash flow model. The cash flows are derived from approved budgets and do not include restructuring activities that the Company is not yet committed to or significant future investments that will enhance the asset's performance of the cash generating unit being tested. The recoverable amount is most sensitive to the discount rate used for the discounted cash flow

model as well as the expected future cash-inflows and the growth rate used for extrapolation purposes. The carrying amount of impairment provisions on non-financial assets as at 31 December 2020 was nil (2019: nil).

(h) Determining the lease term of contracts with extension and termination options – Company as lessee

The Company determines the lease term as the non-cancellable term of the lease, together with any periods covered by an option to extend the lease if it is reasonably certain to be exercised, or any periods covered by an option to terminate the lease, if it is reasonably certain not to be exercised. In determining the lease term, the Company considers all facts and circumstances that create an economic incentive to exercise an extension option, or not exercise a termination option. The Company considers factors such as penalties to terminate, historical lease durations and the costs and business disruption required to replace leased assets. Where applicable, extension options in office space leases have been included in the lease liability.

The lease term is reassessed if an option is actually exercised (or not exercised) or the Company becomes obliged to exercise (or not exercise) it. The assessment of reasonable certainty is only revised if a significant event or a significant change in circumstances occurs, which affects this assessment, and that is within the control of the lessee.

(i) Post employment benefits

In conducting valuation exercises to measure the effect of all post employment benefit plans throughout the Company, the company's external qualified actuaries use judgment and assumptions in determining discount rates, salary increases, pension increases and health care costs.

(j) Covid-19 Pandemic

During the year 2020 the Company had to deal with the consequences of the COVID-19 virus. With COVID-19's significant impact on economic activity and employment levels at a local and regional level, consumer's spending power has reduced significantly over a short period. In light of these circumstances the Company adjusted its provisioning process by stressing the credit rating calculations of local, internally rated investments. In addition various stress testing were conducted for the regulators and for internal purposes in order to ascertain the potential impacts on regulatory calculations like solvency as well profitability and cash flow as a result of possibly declines in premium income, foreign exchange rates and investment values. However, in actuality, cash flow from investments and insurance activities saw no notable change during the year and the financial position of the Company remained stable. Technical result on the insurance business was also good mainly as a result of lower benefits than foreseen in the budgets.

Although no economic growth is foreseen in 2021 – even some decline may be expected – no large cancellations of existing policies and contracts are expected. Taking the 2020 experience into account, there is no reason to expect a surge in amounts claimed. Therefore, the impact on technical result on insurances is not expected to be material. The cash flow from investments, particularly the international portfolio, is expected to remain mostly unaffected by the pandemic due to the very high quality investment grade portfolio.

Further, in 2021:

- There is no indication that values of office buildings will decline;
- Outstanding premiums will remain to be followed closely to avoid having uncollectable amounts on premium-amounts on the balance sheet besides the procedure for providing on amounts outstanding.

Accordingly, the Company foresee no cause to expect a risk to continuity of the Company.

Minister Xiomara Maduro ta informa

Prijs di Pan Plus NO ta wordo regula dor di Gobierno

RECIENTEMENTE Minister di Finansa, Asuntonan Economico y Cultura a tuma nota di un comunicado tocante subida di prijs di Pan Plus di un y mas panaderia dor cu nan gastonan a subi. E mandatario ta clarifica cu prijs di Pan Plus NO ta wordo regula pa Gobierno.

Na aña 2011 na momento cu e Gobierno di e tempo ey kier a regula prijs di pan, e panaderonan a dicidi di produci Pan Plus. Esaki ta Pan Blanco cu un extra ingrediente p'asina evita di cay den e parti di regulacion, ya cu ta unicamente e prijs di pan blanco ta wordo regula.

Pa regula prijs di Pan Plus y tambe pan bruin lo mester revisa e 'Warenwet' cu ta stipula, entre otro, e ingredientenan pa produccion di Pan Blanco. P'e cambio aki bira posibel Gobierno mester haya cooperacion di e panaderianan.

'Free market'

E mandatario ta sigui informa cu Departamento di Asunto Economico (DEZHI) ta regula prijsnan di e productonan cu ta den e Canasta Basico, pan, webo y e productonan di higiena pa cu Covid-19.

Minister Xiomara Maduro ta sigui splica cu nos sistema di economia ta basa riba 'free market', esey ta nifica cu mercado ta liber pa competencia y e comerciante tin libertad pa stipula prijs pa su productonan. E consumidor na su banda tin e poder di compra, ya cu e por dicidi unda e ta bay compra, si e ta scoge p'e prijs di mas barata, mihor calidad.. etc.



Informacion disponibel

Pa mas informacion tocante e prijs di e productonan cu ta wordo regula pa Gobierno y productonan den Canasta Basico, por download e APP 'Control di Prijs'.

Riba e app aki e consumidor tambe por manda un keho, si ripara cu e supermercado ta cobra un prijs mas halto pa un producto cu Gobierno ta regula prijs.

Por haya informacion tambe riba e pagina di Facebook di Departamento di Asuntonan Economico y riba website www.deaci.aw.

SAMENGEVATTE BALANS PER 31 DECEMBER 2020				
(na winstverdeling)				
	31-12-2020		31-12-2019	
	AWG	AWG	AWG	AWG
Activa				
Vaste activa				
Financiële vaste activa		2.522.100		1.327.058
		2.522.100		1.327.058
Vlottende activa				
Vorderingen		3.057.401		2.854.886
Liquide middelen		2.471.777		2.769.533
		5.529.178		5.624.419
		8.051.278		6.951.477
Passiva				
Eigen vermogen				
Geplaatst kapitaal	20.000		20.000	
Agioreserve	480.000		480.000	
Algemene reserve	4.474.725		3.261.955	
		4.974.725		3.761.955
Voorzieningen		2.643.074		2.965.452
Kortlopende schulden				
Overige schulden		433.479		224.070
		8.051.278		6.951.477
SAMENGEVATTE WINST-EN-VERLIESREKENING OVER 2020				
	2020		2019	
	AWG	AWG	AWG	AWG
Resultaat van verzekeringsactiviteiten		1.959.403		894.646
Personeelskosten	86.731		122.535	
Overige bedrijfskosten	392.281		271.068	
Som der bedrijfslasten		479.012		393.603
Bedrijfsresultaat		1.480.391		501.043
Financiële baten en lasten		47.026		41.819
Resultaat uit bedrijfsuitoefening vóór belastingen		1.527.417		542.862
Belastingen		-314.647		-146.272
Netto resultaat na belastingen		1.212.770		396.590

1 ALGEMENE TOELICHTING

Activiteiten

De onderneming heeft als doel het sluiten en afwikkelen van reis- en annuleringsverzekeringen, aanvullende ziektekostenverzekeringen en het herverzekeren van de risico's die hieruit voortvloeien. De vennootschap is feitelijk gevestigd op Paardenbaaistraat 8 te Oranjestad, Aruba en is ingeschreven bij het handelsregister onder nummer H34154.0. De aandeelhouders van Elvira Verzekeringen N.V. is Fatum Holding Aruba VBA. De hoofdmoe­der­maatschappij is Guardian Group Ltd.

Stelselwijzigingen

Er is geen sprake van stelselwijzigingen.

Schattingen

Bij toepassing van de grondslagen en regels voor het opstellen van zowel de samengevatte en de gecontroleerde jaarrekening vormt de leiding van Elvira Verzekeringen N.V. zich verschillende oordelen en schattingen die essentieel kunnen zijn voor de in de samengevatte en in de gecontroleerde jaarrekening opgenomen bedragen. Indien het noodzakelijk is, is de aard van deze

oordelen en schattingen inclusief de bijbehorende veronderstellingen opgenomen bij de toelichting op de desbetreffende jaarrekeningposten.

Verbonden partijen

In 2018 zijn de aandelen overgegaan naar een nieuwe aandeelhouder hierdoor zijn de verhoudingen met verbonden partijen veranderd, in 2020 heeft de vennootschap posities met de volgende verbonden partijen:

- Fatum Holding N.V.
- Seguros Brouwer N.V.
- Boogaard Assurantiën N.V.
- Caribbean Insurance Brokers N.V.
- Boogaard Insurances B.V.
- Boogaard Assurantiën Bonaire B.V.

Toelichting op het kasstroomoverzicht

Het kasstroomoverzicht is opgesteld volgens de indirecte methode. De geldmid­delen in het kasstroomoverzicht bestaan uit de liquide middelen, met uitzondering van deposito's met een looptijd langer dan drie maanden. Kasstromen in vreemde valuta zijn omgerekend tegen een geschatte gemiddelde koers. Koersverschillen op geldmiddelen worden afzonderlijk in het kasstroomoverzicht getoond. Ontvangsten en uitgaven uit hoofde van interest en winstbelastingen zijn opgenomen onder de kasstroom uit operationele activiteiten.

Betaalde dividenden zijn opgenomen onder de kasstroom uit financieringsactiviteiten.

Continuïteitsparagraaf

Gedurende het jaar 2020 kreeg het bedrijf te maken met de gevolgen van het COVID-19-virus. Door de aanzienlijke impact van COVID-19 op de economische activiteit en de werkgelegenheid op lokaal en regionaal niveau, is de koopkracht van de consument in korte tijd aanzienlijk afgenomen. Als gevolg hiervan hebben veel consumenten hun reisverzekeringen geannuleerd. Dankzij het nieuwe verzekeringsproduct (Aruba Visitor Insurance) wist Elvira Verzekeringen N.V. het geheel aan opbrengsten alsnog op niveau te houden. In het licht van deze omstandigheden heeft Elvira Verzekeringen N.V. ook haar debiteurenbewaking en incassoprocedures aangescherpt om onverwachte situaties te voorkomen en daarbij in deze te anticiperen richting de kredietwaardigheid van haar cliënten en de inbaarheid van alle openstaande premies. Daarnaast zijn er diverse stresstests uitgevoerd voor de toezichthouders en voor interne doeleinden om de mogelijke effecten op de regelgevende berekeningen zoals solvabiliteit, winstgevendheid en cashflow vast te stellen als gevolg van mogelijke dalingen in premie-inkomen, wisselkoersen en investeringswaarden.

In werkelijkheid veranderde de kasstroom uit operationele activiteiten als gevolg van de effectieve incassoprocedures en de verkoop van het nieuwe verzekeringsproduct zeer significant die op zijn beurt leidde tot een dalende kasstroom uit investeringen. Dit laatste was het gevolg van investeringen in deposito's bij Aruba Bank N.V. Maar daarnaast bleef de financiële positie van Elvira Verzekeringen N.V. zeer stabiel. Ook het technisch resultaat van het verzekeringsbedrijf was goed. Hoewel in 2021 geen economische groei wordt verwacht - zelfs enige daling kan worden verwacht - worden geen grote annuleringen van bestaande polissen en contracten verwacht. Rekening houdend met de ervaring van 2020, is er geen reden om een stijging van de geclaimde bedragen te verwachten. De impact op het technisch resultaat op verzekeringen zal daarom naar verwachting niet materieel zijn. Het kasstroom uit investeringen zal naar verwachting grotendeels ontastbaar blijven.

2 ALGEMENE GRONDSLAGEN

De navolgende toelichtingen zijn een uittreksel van de gedetailleerde toelichtingen die zijn opgenomen in de gecontroleerde jaarrekening.

Algemeen

Deze samengevatte jaarrekening is ontleend aan de gecontroleerde jaarrekening 2020 van Elvira Verzekeringen N.V. die is opgesteld in overeenstemming met de in Nederland algemeen aanvaarde grondslagen voor financiële verslaggeving. De samengevatte jaarrekening bevat niet alle toelichtingen die zijn vereist op basis van de in Nederland algemeen aanvaarde grondslagen voor financiële verslaggeving.

Activa en verplichtingen worden in het algemeen gewaardeerd tegen de verkrijgings- of vervaardigingsprijs of de actuele waarde. Indien geen specifieke waarderingsgrondslag is vermeld vindt waardering plaats tegen de verkrijgingsprijs.

De in de samengevatte jaarrekening en in de gecontroleerde jaarrekening gehanteerde grondslagen van waardering en resultaatbepaling zijn gebaseerd op continuïteit.

Verslaggevingsperiode

Deze samengevatte jaarrekening en de gecontroleerde jaarrekening zijn opgesteld uitgaande van een verslaggevingsperiode van een kalenderjaar.

Vergelijking met voorgaand jaar

De gehanteerde grondslagen van waardering en van resultaatbepaling zijn ongewijzigd gebleven ten opzichte van het voorgaande jaar.

Grondslagen presentatie- en functionele valuta

De samengevatte jaarrekening en de gecontroleerde jaarrekening zijn opgesteld in Arubaanse Florins (AWG); dit is zowel de functionele als de presentatievaluta van de vennootschap. De uit transacties in vreemde valuta voortvloeiende kosten en opbrengsten en niet monetaire balansposten, respectievelijk monetaire vorderingen en schulden worden omgerekend tegen de koers per transactiedatum, respectievelijk balansdatum.

Koersverschillen worden onder de financiële baten en lasten ten gunste respectievelijk ten laste van de winst- en verliesrekening gebracht.

Leasing

Operationele leasing

Bij de vennootschap kunnen er leasecontracten bestaan waarbij een groot deel van de voor- en nadelen die aan de eigendom verbonden zijn, niet bij de vennootschap ligt. Deze leasecontracten worden verantwoord als operationele leasing. Leasebetalingen worden, rekening houdend met ontvangen vergoedingen van de lessor, op lineaire basis verwerkt in de winst-en-verliesrekening over de looptijd van het contract.

3 GRONDSLAGEN VOOR WAARDERING VAN ACTIVA EN PASSIVA

Financiële vaste activa

De onder de financiële vaste activa opgenomen overige vorderingen omvatten verstrekte leningen, een deposito en overige vorderingen. Deze activa worden initieel gewaardeerd tegen reële waarde. Vervolgens worden deze activa gewaardeerd tegen de geamortiseerde kostprijs. Bijzondere waardeverminderingen worden in mindering gebracht op de winst- en verliesrekening.

De vennootschap beoordeelt op iedere balansdatum of er aanwijzingen zijn dat een financieel vast actief aan bijzondere waardevermindering onderhevig kan zijn. Indien dergelijke indicaties aanwezig zijn, wordt de realiseerbare waarde van het actief vastgesteld. De omvang van de bijzondere waardevermindering wordt bepaald als het verschil tussen de boekwaarde van het actief en de best mogelijke schatting van de toekomstige kasstromen, contant gemaakt tegen de effectieve rentevoet van het financiële actief zoals bepaald bij de eerste verwerking van het instrument. Het waardeverminderingverlies dat daarvoor opgenomen was, dient te worden teruggedragen indien de afname van de waardevermindering verband houdt met een objectieve gebeurtenis na afboeking. De terugname wordt beperkt tot maximaal het bedrag dat nodig is om het actief te waarderen op de geamortiseerde kostprijs op het moment van de terugname, als geen sprake geweest zou zijn van een bijzondere waardevermindering. Het teruggedragen verlies wordt in de winst- en verliesrekening verwerkt.

Vorderingen

Vorderingen, bestaande uit overige vorderingen en overlopende activa, worden bij eerste verwerking gewaardeerd tegen de reële waarde van de tegenprestatie. Vorderingen worden na eerste verwerking gewaardeerd tegen de geamortiseerde kostprijs. Als de ontvangst van de vordering is uitgesteld op grond van een verlengde overeengekomen betalingstermijn wordt de reële waarde bepaald aan de hand van de contante waarde van de verwachte ontvangsten en worden er op basis van de effectieve rente rente-inkomsten ten gunste van de winst-en-verliesrekening gebracht. Voorzieningen wegens oninbaarheid worden in mindering gebracht op de boekwaarde van de vordering.

Vooruitbetalingen, opgenomen onder de overige vorderingen, zijn gewaardeerd tegen nominale waarde.

Liquide middelen

Liquide middelen bestaan uit kas, banktegoeden en deposito's met een looptijd korter dan twaalf maanden. Rekening-

courantschulden bij banken zijn opgenomen onder schulden aan kredietinstellingen onder kortlopende schulden. Liquide middelen worden gewaardeerd tegen nominale waarde.

Voorzieningen

Algemeen

Voorzieningen worden gevormd voor in rechte afdwingbare of feitelijke verplichtingen die op de balansdatum bestaan, waarbij het waarschijnlijk is dat een uitstroom van middelen noodzakelijk is en waarvan de omvang op betrouwbare wijze is te schatten.

De voorzieningen worden gewaardeerd tegen de beste schatting van de bedragen die noodzakelijk zijn om de verplichtingen per balansdatum af te wikkelen. De voorzieningen worden gewaardeerd tegen de nominale waarde van de uitgaven die naar verwachting noodzakelijk zijn om de verplichtingen af te wikkelen, tenzij anders vermeld.

Voorziening schadereserve

De voorziening schadereserves heeft betrekking op reeds voorgevallen per jaar-einde, maar nog niet afgewikkelde schades.

Voorziening niet verdiende premies

De voorziening niet verdiende premies heeft betrekking op toegerekende verzekeringspremies, waarvan de polis in het huidige jaar is afgesloten, maar welke een looptijd hebben tot na balansdatum.

Overige langlopende personeelsbeloningen

De overige langlopende personeelsbeloningen bestaan uit een voorziening jubilea en een voorziening cessantia.

De voorziening jubilea wordt opgenomen tegen de contante waarde van de verwachte uitkeringen gedurende het dienstverband. Bij de berekening van de voorziening wordt onder meer rekening gehouden met verwachte salarisstijgingen en de blijfkans. Bij het contant maken is de de marktrente van hoogwaardige ondernemingsobligaties ad 2,55% als disconteringsvoet gehanteerd.

De verplichting voor de ‘cessantia’, is een het bedrag van de toekomstige uitkering aan een werknemers in verband met een verplichte eenmalige uitkering bij ontslag buiten zijn toedoen. De verplichting wordt volgens de actuariële berekening gewaardeerd. Actuariële winsten en verliezen op ‘cessantia’ worden direct in de winst- en verliesrekening verwerkt.

Bij het contant maken is de marktrente van hoogwaardige ondernemingsobligaties ad 2,55% als disconteringsvoet gehanteerd.

Kortlopende schulden

Kortlopende schulden worden bij de eerste verwerking gewaardeerd tegen reële waarde. Kortlopende schulden worden na eerste verwerking gewaardeerd tegen geamortiseerde kostprijs, zijnde het ontvangen bedrag rekening houdend met agio of disagio en onder aftrek van transactiekosten. Dit is meestal de nominale waarde.

4 GRONDSLAGEN VOOR DE BEPALING VAN HET RESULTAAT

Algemeen

Het resultaat wordt bepaald als het verschil tussen de netto verdiende premies en, alle hiermee verbonden, aan het verslagjaar toe te rekenen kosten. De kosten worden bepaald met inachtneming van de hiervoor vermelde waarderingsgrondslagen. Winsten worden verantwoord in het jaar waarin de omzet is gerealiseerd. Verliezen worden in aanmerking genomen in het jaar waarin deze voorzienbaar zijn. De overige baten en lasten worden toegerekend aan de verslagperiode waarop deze betrekking hebben.

Netto-premie inkomsten

De netto premie-inkomsten betreffen de opbrengsten voor de aan derden in reke-

ning gebrachte premies onder aftrek van de aan tussenpersonen vergoede provisie. De overdracht van risico's en voordelen varieert naargelang de voorwaarden van de betreffende polisvoorwaarden. Voor de verkoop van een polis vindt de overdracht doorgaans plaats op het moment dat de polis aan de klant wordt geleverd.

Herverzekering

Herverzekering betreffen de kosten met betrekking tot schades en herverzekering.

Personeelskosten

Periodiek betaalbare beloningen

Lonen, salarissen en sociale lasten worden op grond van de arbeidsvoorwaarden verwerkt in de winst-en-verliesrekening voor zover ze verschuldigd zijn aan werknemers respectievelijk de belastingautoriteit.

Pensioenen

Elvira Verzekeringen N.V. heeft alle pensioenregelingen verwerkt volgens de verplichtingenbenadering. De over het verslagjaar verschuldigde premie wordt als last verantwoord.

Overige bedrijfskosten

De overige bedrijfskosten worden bepaald op historische basis en toegerekend aan het verslagjaar waarop ze betrekking hebben.

VERKLARING VAN DE ONAFHANKELIJKE ACCOUNTANT

Ons oordeel

De samengevatte jaarrekening 2020 (hierna ‘de samengevatte jaarrekening’) van Elvira Verzekeringen N.V. te Aruba is ontleend aan de gecontroleerde jaarrekening 2020 van Elvira Verzekeringen N.V.

Naar ons oordeel is de bijgesloten samengevatte jaarrekening in alle van materieel zijnde aspecten consistent met de gecontroleerde jaarrekening 2020 van Elvira Verzekeringen N.V. op basis van de grondslagen zoals beschreven in de punten 2, 3 en 4 in de toelichting.

De samengevatte jaarrekening bestaat uit:

- 1. de samengevatte balans per 31 december 2020 (na winstverdeling);
- 2. de samengevatte winst- en verliesrekening over 2020;
- 3. de bijbehorende toelichtingen.

Samengevatte jaarrekening

De samengevatte jaarrekening bevat niet alle toelichtingen die zijn vereist op basis van de in Nederland algemeen aanvaarde grondslagen voor financiële verslaggeving. Het kennisnemen van de samengevatte jaarrekening en onze verklaring daarbij kan derhalve niet in de plaats treden van het kennisnemen van de gecontroleerde jaarrekening van Elvira Verzekeringen N.V. en onze controleverklaring daarbij. De samengevatte jaarrekening en de gecontroleerde jaarrekening bevatten geen weergave van gebeurtenissen die hebben plaatsgevonden sinds de datum van onze controleverklaring van 29 juni 2021.

De gecontroleerde jaarrekening en onze controleverklaring daarbij

Wij hebben een goedkeurend oordeel verstrekt bij de gecontroleerde jaarrekening 2020 van Elvira Verzekeringen N.V. in onze controleverklaring van 29 juni 2021.

Verantwoordelijkheden van de Directie en de Raad van Commissarissen voor de samengevatte jaarrekening

De Directie is verantwoordelijk voor het opstellen van de samengevatte jaarrekening op basis van de grondslagen zoals beschreven in de punten 2, 3 en 4 in de toelichting.

De Raad van Commissarissen is verantwoordelijk voor het uitoefenen van toezicht op het proces van financiële verslaggeving van de vennootschap.

Onze verantwoordelijkheden

Onze verantwoordelijkheid is het geven van een oordeel of de samengevatte jaarrekening in alle van materieel belang zijnde aspecten consistent is met de gecontroleerde jaarrekening op basis van onze werkzaamheden, uitgevoerd in overeenstemming met de internationaal algemeen aanvaarde controlestandaarden, waaronder de International Standard on Auditing 810 ‘Opdrachten om te rapporteren betreffende samengevatte financiële overzichten’.

Aruba, 29 juni 2021
Grant Thornton Aruba

Origineel getekend door Herbert van Elferen



Elvira Verzekeringen

Casonan cu Corte di Prome Instancia lo atende mañan

Horario	Sospechoso	Acto Castigabel
09.00	D.E.D.O.	D.O. ta wordo acusa di a maltrata un persona cu piedra y boter riba 27 di oktober 2020. Ademá e ta wordo acusa di a destrui pick-up di un supermercado riba e mes fecha ey.
09.30	P.A.V.	V. ta wordo acusa di importacion di marihuana den e periodo di 8 di augustus 2019 te 20 di augustus 2020.
10.00	R.M.G.	G. ta wordo acusa di falsificacion riba 22 di januari 2021.
10.30	K.A.	A. ta wordo acusa di a comete abuso sexual contra un pacient riba 19 di maart 2019, aunke e persona aki a resisti. E ta wordo acusa di abuso sexual contra un persona riba 7 di februari 2019, kende tambe a resisti.
11.00	M.J.C.	C. ta wordo acusa di a core sin paga suficiente tino riba caminda di Noord riba 3 di augustus 2018 y di a causa un accidente di trafico y a dal un peaton cu auto, kende a bin na fayece.

Corte di Prome Instancia 1 juli 2021

Horario	Sospechoso	Acto Castigabel
14.00	R.E.E. A.R.v.P.	Pro forma. E. ta wordo acusa di venta y posesion di cocaine den e periodo di prome di januari 2020 te 26 di maart 2021. V.P. ta wordo acusa di venta y posesion di cocaine den e periodo di 26 di maart 2018 te 21 di maart 2021.

Corte di Prome Instancia 2 juli 2021

Horario	Sospechoso	Acto Castigabel
08.15	E.N.W.	Uitspraak
08.30	R.R.A.K. J.O.E.C. A.L.C.	K. y C. y C. ta wordo acusa di a viola ley di droga riba 21 di januari 2021. A.C. ta wordo acusa di maltrato su casa cu un cuchio na su braza riba 13 di november 2020.
10.00	W.R.K. X.C.E.P.	K. ta wordo acusa di a kibra lock di un porta na KIA riba 25 di april 2021. K. ta wordo acusa ademá di destruccion den e periodo di 25 y 26 di april 2021. P. ta wordo acusa di ladronicia y kiebrot di algun pertenencia riba 12 di november 2020. E ta wordo alavez acusa di destruccion riba 2 di december 2020.
11.00	E.F.P.	P. ta wordo acusa di a viola ley di droga riba 30 di januari 2021.
11.30	J.J.C.H.	H. ta wordo acusa di kiebrot y ladronicia di propiedadnan di un café y/of un persona riba 20 di april 2021.

Graduacion di Christle Nieuw pa Bachelor of Arts den Organization, Governance and Management na Universidad di Aruba

DIAMARS 29 di juni 2021, Christle Nieuw a bira e di 47 graduado di e programa 'Organization, Governance and Management' (OGM) na Universidad di Aruba. Christle a defende su tesis dilanti di e comision di graduacion cu tabata consisti di sra. Caroline Daal-Hart di Fundacion pa Nos Comunidad, sr. Luciano Milliard y sra. Birgit Kreykenbohm di Universidad di Aruba.

E presentacion y defensa di e tesis a tuma lugar dilanti di famia, estudiante, interesadonan, profesional den e area aki y docente di Universidad den e Aula di Universidad di Aruba.

Christle a haci un investigacion explorativo den un topico hopi relevante, pero no mucho studia na Aruba. E titulo di su tesis ta 'Two Birds, One Stone: reducing Food Waste while Feeding Aruba'. Christle a explora den e sector turistico y 'Food and Beverage' (F&B), si un 'food sharing app' ta algo cu por beneficia Aruba y cua rekisito ta necesario pa por introduci un aplicacion asina.

El'a compara diferente 'food sharing app' cu ta ser uza exitosamente na diferente pais rond di mundo. Tambe el'a studia teoria relevante p'e topico aki y investiga ki idea nobo diferente experto for di e sector di 'F&B' na Aruba tin.

Christle a entrevista diferente experto y siña di nan experiencia, reto, factor pa exito den nan tereno y kico nan deseonan ta riba e tereno aki pa Aruba. Christle a scoge e topico aki pa su tesis, pasobra manera e crisis di Covid-19 a demostra, tin falta di cuminda y falta di aceso na cuminda pa hopi hende na Aruba.

Christle su tesis ta hopi relevante y valido pa Aruba, pasobra Aruba su sector turistico y specialmente 'F&B' ta grandi den economia y den e mesun sector aki desperdicio di cuminda ta tuma lugar. Covid-19 tambe a pone enfasis riba e importancia di un bon infraestructura y colaboracion entre fundacion manera Fundacion pa Nos Comunidad hunto cu hotel, restaurant y



supermercado. Un inovacion manera un 'food sharing app' por yuda den e reduccion di desperdicio y contribui na seguridad di cuminda pa pueblo di Aruba.

Universidad di Aruba, particularmente e departamentu di 'Organization, Governance and Management', ta felicita Christle cu e logro aki y ta desea tur clase di exito cu e Master na Wageningen Universiteit (Hulanda).

Pa mas informacion tocante e programa OGM, bishita e website di Universidad di Aruba na <http://www.ua.aw/OGM>, e pagina di Facebook di OGM cual ta @UniversityofArubaOGM y pagina di Instagram di OGM cual ta @ogm_ua.



Examen Landamento Escolar

LANDAMENTO Escolar ta un programa di Departamento di Enseñansa Aruba (DEA) den cual muchanan di scol ta haya instruccion di landamento durante orario di scol. E programa, cu ta financia dor di Gobierno di Aruba, ta existi ya pa 28 aña.

Actualmente ta duna e lesnan di landamento escolar na alumnonan di klas 3 di Scol Basico y Special na Aruba.

For di 28 di juni te cu 2 di juli 2021 e muchanan cu ta cla p'esaki ta haciendo nan examen di Landamento Escolar. Un di e exigencia di examen pa diploma A y B di Arubaanse Zwem Bond ta: landa cu paña. Esaki kiermen cu riba nan "zwempak/broek" mester bisti: T-shirt, short y keds. Nos ta pidi cooperacion pa usa paña cu no ta hopi pisa, por ehempel no bisti jeans. E sapato cu ta usa mester ta cera. No ta permiti sandalia ni tampoco 'sapato di lama'.

E examen ta tuma lugar na Piscina Olimpico Roly

Bisslik na Savaneta y ta bou auspicio di Consul y Examinator di Arubaanse Zwem Bond.

Mayornan ta bonbini

Mayornan ta bonbini pa presencia examen. Pa medio di esaki nos ta invita tur mayor pa bin apoya nan yiu riba dia di nan examen. Check cu scol p'e dia y ora cu bo yiu tin examen. Por haya e informacion aki tambe riba website **www.ea.aw**.

Exito na tur mucha cu ta bay pasa nan examen.

Mas informacion

Pa mas informacion relaciona cu Landamento Escolar por acudi na nos website **www.ea.aw**, y busca Landamento Escolar den e alfabet menu riba nos pagina principal.

Tambe por sigui Departamento di Enseñansa Aruba via su social media pages Facebook y Instagram @educationaruba pa keda up to date cu tur informacion oficial.

Registra awo!

Manda bo e-mail na noticia@awemainta.com

Ricibi AWEMainta tur dia den bo inbox



www.awemainta.com



www.facebook.com/awemainta



583-1400



583-1444

Booshi Wever di UPP:

Pueblo a papia!

“**NA** prome lugar masha masha danki n’e 622 votadornan di UPP y specialmente n’e 159 personanan cu a deposita nan confiansa respectivamente den UPP y den mi persona. Nan SI a kere den nos lucha di mas di 9 aña largo contra corrupcion, abuso di poder, politica di patronahe politico, labamento di placa etc etc.”, na palabra Booshi Wever.

UPP ta di opinion cu esaki mester a sosode por medio di introduccion di e regla/leynan estricto di Bon Gobernacion den un “CRISIS-KABINET”. Sinembargo pueblo no ta haya esey necesario.

Parlamento mester controla Gobierno. Y p’esey nan ta pidi documento y cifranan. Gobiernonan mester responsabilisa nan mes na Parlamento y mester contesta y manda loke Parlamento pidi.

Esey ta TRANSPARENCIA. Pero lamentablemente pueblo no ta busca pa lesa documentonan pa nan mes y educa nan mes y Gobiernonan ta scoge pa no contesta y sconde documentonan pa Parlamento.

Y esey ta algo peligroso, paso esey ta conduci cu pueblo ta bai kere den loke e politico ta bin gaña nan y asina nunca Aruba no ta yega na un gobernacion drechi! Cu palabranan bunita nunca nos lo haya un gobernacion drechi, segun Booshi Wever.

Tempo lo demostra cu si UPP tabatin razon! Exito n’esnan cu pueblo a duna e confiansa!

Nissan Sentra a bolter na Boegoeroei, chauffeur a wordo deteni despues

DIALUNA anochi informacion a drenta cu un auto a bolter. Na prome instante a ser papia cu esaki tabata na altura di un supermercado. Na yegada Polis a topa e auto mey-mey caminda y e chauffeur drumi tambe riba caminda, pero a resulta cu e tabata bou influencia.

E auto ta un Nissan Sentra, cu a perde control y dal un cura di transha pa despues dal un mata di kwihi y bolter.

Polis na prome instante tabata bise p’e keda trankil te ora Ambulance yega, pero na yegada Paramediconan a saca afo cu e chauffeur ta bura-chi. Pues el a wordo controla y despues Polis a bay over na detene.



“Nos Amistad” cla pa cuminsa cu bishitanan

DEN cuadra di e siguiente proyecto di Hunto Grandi Grandi Hunto di Fundacion Movimento ta Bida, recientemente a termina un di fasenan den preparacionan di e proyecto cual lo hiba e nomber “NOS AMISTAD”, cu tabata un curso bou guia di sra. Madelyn Ridderstap, “begeleidingskundige” y sra. Enrita Werleman, “Phycosocial Consultant”.

Durante 4 siman consecutivo nan a percura pa comparti tur conocimiento y duna tur herment necesario n’e cursistanan y asina tur por subi field cu tur confianza y cumpli cu e tareanan apunta na cada un.

Cada cursista tin e tarea di bishita un adulto mayor 1 biaha pa siman, durante 12 siman consecutivo, cu ta biba den soledad y/of ta sinti falta di compania. Aki lo comparti un tempo valioso cu e adulto mayor, sea cu un combersacion, lesa un buki cu ne, resa, hunga weganan di mesa, dal un koffie hunto, of haci algo cu e lo sinti bon cu ne.

Stella Geerman, Lupita Gil y Ingrid Croes-Dubero, mentornan di e proyecto, lo duna guia n’e boluntarionan cu lo bishita e grandinan durante e periodo di 12 siman.

Como parti di e curso, sra. dr. Maritsa Ordoñez di DVG a duna un charla extenso, cu tabata carga e nomber ENVEHECIMENTO. Aki cursistanan a haya informacion di e fasenan, con un persona ta enbehece.

Pa finalisa e curso sr. Rudy Leysner di FMTB a hiba palabra y a gradici tur e boluntarionan cu lo participa n’e proyecto nobo aki, cu ta sigur un necesidad grandi. Tambe a gradici D.T.I. pa nan espacio y tur esnan cu di un of otro forma a duna nan cooperacion y CEDE Aruba pa nan aporte.

Despues cu Rosa Leon, especialista den Gerontologia y alabes coordinadora di e proyecto Hunto Grandi Grandi Hunto tambe a hiba palabra, a sigui cu otorgamento di certificadonan n’e cursistanan participante, kendenan porcierto tur ta 60+.

Comienso di e proyecto ta tentativamente e siman di 5 pa 9 di juli y lo termina e siman di 20 di september.



Ta premira cu e proyecto aki tambe lo bira uno, cu lo wordo bon acepta mescos cu tur e demas proyectonan cu a wordo presenta door di FMTB, cu a cay den masha bon tera, manera por ehempel:

- Desaroyo Digital, den cooperacion cu SETAR
- Un canto di alegria den bario, durante temporada di Pasco, Dia di Mama y Dia di Tata ultimamente, y e Fiesta di San Juan, hunto cu Grupo Nucleo
- Nos Hofi 60+, hunto cu Cas Shabururi
- Percussion 60+ na San Nicolas
- Tera y Lama pa 60+ na Eagle Beach
- Copy Center pa gruponan di 60+

Na final sr. Rudy Leysner a dirigi bunita palabranan di aprecio y gratitud na sra. Lena Orman di Grupo Nucleo, cu hunto cu su esposo Jose Orman, tabata e motor tras di e proyecto Alegria den Bario, specialmente esun di Tata y Mama y di San Juan, unda a bay canta pa e grandinan cu ta nan so of den casnan di cuido. Tin algun proyecto cu pronto lo bay mira lus di dia y dentro di poco esakinan lo wordo debidamente anuncia.

Prensa lo wordo poni y bon teni na altura manera semper, di e desaroyo di e proyecto “NOS AMSTAD”.

Wega di futbol U17 a caba na bringamento formal na Stadion Guillermo Prospero Trinidad



DIALUNA anochi pasa di 9'or Polis a cuminsa ricibi un cantidad di yamada di un pelea formal den Stadion Guillermo Prospero Trinidad situa na Dakota. Yamadanan tabata keda un tras di otro, pidiendo pa Polis cu urgencia n'e stadion.

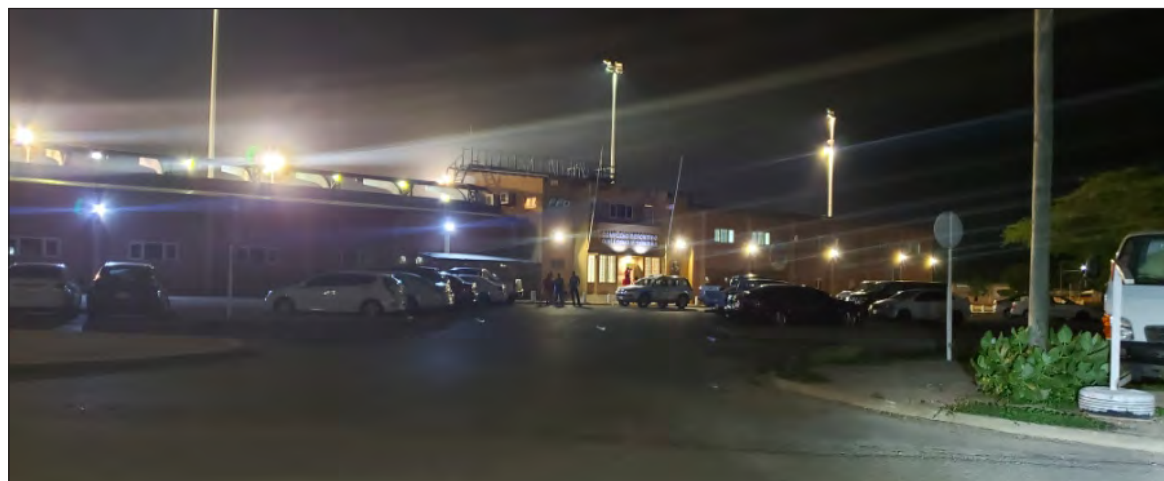
Patruyanan tawata yega e stadion di tur direccion. Na yegada por a constata cu tabata trata di un wega di futbol entre RCA y Santa Fe. Hobennan den careda di 17 aña.

Riba un video cu a circula rond algun minuut despues di e pelea por a mira e free for all riba tereno.

Polis mester a intermedia, y mester a pidi ambulance pa un persona cu a cay fractura su pols. Pafo cos a bay keto, pero tog por a sinti un poco tension entre e hobennan.

Mayoria di e publico tabata hobennan cu a sali pa bay pasa un rato ameno cu amigo/a nan y ta pasa den un rato menos agradabel.

Segun nos a compronde cu diahuebs proximo ta bay tin un otro wega y esnan cu sa ta premira mesun escenario. Polis mester a warda te ora e multitud a bandona e sitio.



Dama ciclista herida den un accidente riba Watty Vos Boulevard

DIAMARS mainta pa mas o menos 11:30 Polis a bay na altura di rotonde di Ponton cu ta conecta cu Watty Vos Boulevard, unda auto a dal un ciclista.

Pa un of otro motibo e vehiculo a dal un dama riba bicicleta, lagando e herida. Segun nos a compronde e dama lo tabata riba e zebrapad y e chauffeur no a mire.

E caminda mester a wordo dera p'asina Polis y paramediconan por atende cu e ciclista.

Na yegada di ambulance e Paramediconan mesora a bay atende cu e dama y despues a lante pa hibe Hospital.

Por a mira cu e dama danki Dios no tabata seriamente herida.



Mayornan por inscribi nan yiunan awe diaranson na Filomena College MAVO

TUR mayor cu no a logra inscribi nan yiunan na Filomena College MAVO, por haci esaki awe diaranson, 30 di juni 2021 na scol.

E orario ta entre 8'or di mainta y 12'or di merdia. Ta corda mayornan pa trece e formulario di 5 florin, un pasfoto, e documento cu e firma den e envelop ricibi y prueba di pago of areglo di pago di schoolgeld.

Pa mas informacion por tuma contacto cu Filomena College MAVO na 584-5156.



Ambulance involvi den accidente di trafico na altura di Cayena Mall



DIAMARS mainta den careda di 9'or, un ambulance bayendo un asistencia a haye involvi den un accidente di trafico.

E accidente aki a sosode dilanti Cayena Mall, momento cu un Nissan Tiida a mira e ambulance biniendo for di pariba y a hala na su man drechi, unda entrada di e parkeerplaats ta.

Un Nissan Cube pa un of otro motibo lo no a reacciona liher y aki e ambulance ta dal contra dje.

Por mira cu e ambulance su parti robes t'esun cu a sufri mas daño, indicando cu e chauffeur di e ambulance mirando locual tabata bay pasa a hala na su man drechi.

Ambos tire di e ambulance a kibra, parti di e body a sufri daño y tambe e spiel a kibra. Riba tirenan kibra e ambulance a sigui bay y mas pabou a baha caminda y keda para eynan. Hefe di Ambulance, sr.Hoek tambe a presenta pa pone su mes na altura di locual a sosode.

N'e sitio Polis mester a busca chauffeur di e Nissan Cube cu lo a trata na bandona e sitio, bisando cu e ta bay yama un persona ey-banda mes.

Polis a haye y a hinke den e patruya, no ta conoci si e homber por ta un persona indocumenta.

Takelwagen lo mester bay cu e ambulance y tambe Nissan Cube, debi cu niun di dos lo por move riba nan propio forsa. No tabatin persona herida den e accidente aki.



Surely your goodness and love will follow me all the days of my life, and I will dwell in the house of the Lord forever
-Psalm 23:6

The world changes from year to year,
our lives from day to day, but the love and
memory of you, shall never pass away



Marilyn B. Croes

Cariñosamente yama Nanien
*12-12-1955 - † 25-6-2021

Yui: Tamarah Arends-Croes y Ursell Arends

Nietonan: Ayden Arends
Avah Arends

Mayorman: Roman Croes † y Isenia Croes-Christiaans †

Rumanan y cuñanan: Diana Daal - Croes
Daniel Croes †
Randolph Croes y Lea Croes-Wong
Henry Croes †
Herbert Croes
Filomena Solognier y Jacobito Hernandez

Subrinonan: Dayanhara Myer-Croes y Alexander Myer
Jonathan Croes
Jeremy Croes y Lana Hernandez
Gwendolyn Croes
Dennise Croes y Ben Vrolijk

Bis-subrinonan: Sheree-Liz Quant y Giyorn Ras
Amanda Quant
Salomé
Adam
Eloise

Consuegronan:
Enrika Arends-Maduro y Adolfo (Juni) Arends

Concuñanan: Shakira Arends
Jakemar Kock

Primo y primanan, iha, comer cu comper, madrina cu padri-
no, amigo cu amiganan di cas, bisñanan, y demas famianan
Croes, Arends, Christiaans, Wong, Solognier, Quant, Myer,
Hernandez, Dijkhoff, Winklaar, Paalman, Erasmus.

Un danki di curason na Stichting Edmund Harms cu a yuda te
na e ultimo momentonan especialmente Nathalie vd Linden y
Francine Franca.

Ex-colleganan di ABN, ABN Amro, RBTT, RBC, y APFA.

E famia di Raiz cu a perde un brasa di e tronco.

Nos disculpa si den nos momentonan di tristesa nos por a
lubida un ser kerí

Condolencia lo tuma luga diahuebs 1 di juli 2021 di 7'or pa
9'or di anochi na

Sabana Blanco # 59

Acto di despedida lo tuma lugar diabierna 2 di Juli na Aurora Fu-
neral Home for di 2'or pa 3.30 di merdia sigui pa respons di 3.30
pa 4 or di atardi.

Lo tin un box di donacion pa Stichting Edmund Harms.

Despues di entierro nos no lo ricibi bishita di condolencia na cas.



Cu inmenso tristeza na nos curason nos ta anuncia
fayecimento di nos ser stima:



Ramon Fernando Cicilia

Miher conoci como: "Djaka"
*11-03-1975 - †22-06-2021

Na number di su:

Mama:
†Lelia Casuela

Tata:
†Ramon Cicilia

Señora stima:
Zulaika Kelly

Yiunan stima:
John Cicilia
Maria Fernanda Cicilia

Suegro y suegra stima:
Johannes y Maria Kelly-Wouters

Rumannan:
Bernadete Casuela
Juan y Carolyn Cicilia-Rafaël
Mauricio Cicilia
Rendy Cicilia

Mescos cu ruman:
Edgar Rafaël

Swa stima:
Jose-Luis Gonzalez
Hector Gonzalez
John Andre van der Biezen
Jean Marc van der Biezen

Sobrinonan:
Shahaira, Marlon, Isenia, Jaydiael

Ihanan:
Aython, Jayden

Tur su tanta y omonan, primo y primanan, comer y
compernan, tur su amistadnan y conociman mucho hopi pa
menciona.

Coleganan di trabow: Aruba Aloe Balm NV
Teamnan di domino: Redstone y Old Parr
Teamnan di futbol: Dakota Starzz, ex hungador di S.V. Bubali
Teamnan di softball: Aruba Aloe, Sluggers, Black Out, Salo
Park, S&L Crushers

Demas famia: Cicilia, Casuela, Kelly, Quandt, Rafaël,
Wouters, Gonzalez, van der Biezen, Pastor, de Mey, Thiel,
Tromp, Palm, Rodriguez, Croes, Arends

Ta invita pa acto di entierro cual lo tuma lugar na Royal Funeral
Home; diasabra 3 di juli 2021 di 9'or pa 11'or di mainta,
despues saliendo pa Santana catolico na Savaneta.

Disculpa nos si den nos tristeza nos por a lubida un famia
of conocir.



"Señor, ta mi Wardador,
mi n' tin falta di nada;
Den cunucu di yerba berde
E ta pone mi sosega.
E ta hiba mi na awa trankil,
pa mi bolbe haya forsa." Salmo 23

Cu tristesa na nos curason,
nos ta participa fayecimento di nos ser stima:



Lorenzo Thiel

miho conoci como 'Denchi'
* 05-09-1951 - † 26-06-2021

Mayorman: † Ramon Thiel y † Dorilia Thiel-Boekhoudt

Na number di su:

Rumannan:
† Trinita Croes-Boekhoudt y † Cecilio Croes
Juan Thiel y † Sita Thiel-Geerman
† Sofia Jarzagaray-Thiel y † Juan Jarzagaray
† Vicente "Bibi" Thiel y † Victoria Thiel-Dirks
Gregorio "Coco" Thiel y Vera Thiel-Croes
† Ana Lucina "Luci" Thiel
† Crispiano "Crismo" Thiel
Ramon Thiel
Luis "Lulu" Thiel
Norma Thiel
Edna Thiel
Marjorie y Erwin Croes-Thiel

Sobрино- y sobrinanan:

Elvia, Roli y Mechi
Frido, Mildred y Ivo
Maybelline
Chelito y Yullisca
Gregory y Aldrich
Jaldhyr y Josanne
Zulaika y Joanne

Sobresobriño- y sobresobrinanan, primo- y primanan,
amigonan, conociman y demas famia: Thiel, Croes,
Jarzagaray, Geerman, Dirks, de Freitas, Solognier,
Irausquin, Trimon, Cordero, Boekhoudt, Biesum, Fingal,
Kock y Rozenberg.

Ta invita pa acto di condolencia y entierro: diahuebs 1 di juli
2021 di 9 or – 11 or di mainta na Aurora Funeral Home,
despues pa Santana Catolico na Paradera

Si encaso den nos tristesa nos por a lubida algun persona
of famia, nos ta pidi nos mas sincero disculpa.

Despues di entierro nos no por ricibi bishita di condolencia
na cas.

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noticia@awemainta.com

Tel:
583-1400

Fax:
583-1444



Trahadornan di Damen a bay den accion



WILLEMSTAD = Ayera mai-na trahadornan di Damen a pone rabou abou despuoes ku gerensia dje kompania a faya di kumpli ku palabrashon ku nan tabatin ku sindikato dje trahadonan. Gerencia y Sindicato a bay mesa, pa wak con lo sali for di e problema aki.

*Royal
Aurora
Funeral Home & Crematory*

"Señor ta mi wardador, mi'n tin falta di nada
Den cunucu di yerba berde e ta ponemi sosega.
E ta hibami na awa trankil,
Pa mi bolbe haña forsa".
Salmo: 23

Nos ta anuncia fayecimento di:



Anoralit Angelina Roos

Mihor conoci como: "Nora"
*15-01-1948 - †25-06-2021

Acto di entierro lo wordo anuncia despues.

Pueblo ta opina:

Evelin a 'horta' voto di su mesun candidatonan di MEP

E resultado di e votonan individual den Partido MEP ta causando hopi incertidumbre, hopi duda y pregunta riba e cantidad di voto di e lider di MEP Evelin Wever-Croes. 18 Candidato di partido MEP a bay atras (un mas drastico cu otro). Un total di 4156 voto exacto MEP a bay atras den su candidatonan. Unico cu a bay un poco dilanti cu 156 voto ta Endy Croes. Es decir MEP su candidatonan a bay atras cu 4000 voto exacto!

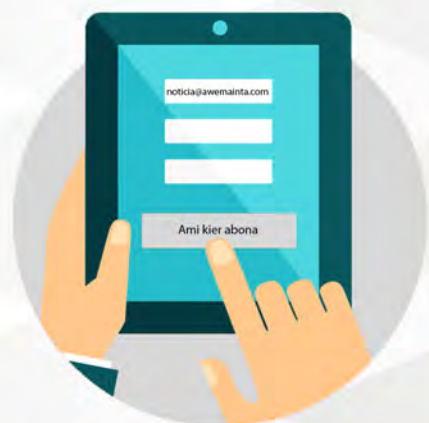
Solamente e lider a bay dilanti cu 4000 voto! Con esaki por ta posibel? Minister di MEP di Turismo, Salubridad y Deporte, Dangui Oduber a cai hopi den voto. Minister di Finanza & Economia, Xiomara Maduro a cai masha hopi den voto. (-813 voto) Minister di Labor y Social Glembert Croes a cai drastico den voto (-562). Lider di fraccion di MEP, Rocco Tjon den Parlamento a bai atras cu mas di 300 voto.

Presidente di MEP, Hendrik Tevreden a perde voto. Un tendencia den henter e partido di caida? Solamente e lider di MEP ta mas cu redobla su votonan cu mas di 4000?? Exactamente e 4000 cu su candidatonan a perde? E duda y pregunta den comunidad ta: Evelin por ta capas di a "horta" su mesun candidatonan di MEP 4000 voto pa su mesun exito?

Nos redaccion no a saca e conclusion aki! Nos ta haya comentarionan den comunidad riba e tendencia straño aki den MEP. Ta parce cu e tabel y resultado tabata traha prome cu eleccion caba. Un bez mas e no ta logico y no tin sentido cu henter bo partido hunto ta cai cu 4000 voto y abo so ta crece cu 4000. Esaki ta trece duda interno den e partido MEP mes. Lo ta interesante pa un candidato prominente di MEP "challenge" e resultado y pidi reconto di su votonan personal. E resultado aki lo trece hopi sorpresa padilanti. Keda pendiente!



E unico corant GRATIS



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y skirbi e palabranan: *"Ami Kier Abona"*

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BIDA ATROBE DEN HOTÈL

Eksposishon di potrèt na Plasa Chiku Goeloe



Ta bai
drecha kas
di piskadó

Siguridat di
suministro i
kapasidat
pa yuda

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Siguridat di suministro i kapasidat pa yuda

KRALENDIJK – Gabinete ta kompartí e vishon di gobièrnu di Boneiru pa desaroyá un haf di karga. ‘Un haf di karga pa futuro ta di gran importansia pa siguridat di suministro di produkto. Ta trata di e kapasidat di yuda di e isla, por garantisá ku produktonan esensial semper ta presente i pa por suministrá lihé’, segun minister Cora van Nieuwenhuizen di infrastruktura den kontesta riba preguntanan di Tweede Kamer.

‘Kolegio Ehekutivo di Boneiru algun aña pasá a bini ku un plan di maneho di haf den kua tin pará ku dentro di un tèrmino di 5 pa 10 aña un haf nobo ta nesesario pa por akomodá e kresementu ekonómiko i ehekutá e funshon di haf mas efisiente. Banda di esei mester konsentrá transbordo, stòk i distribushon na un lokalidat. E haf aktual ta keda den sentro di Kralendijk i ta okashoná hopi molèster di tráfiiko i retraso’.

Benefisio

Mirando e posibel benefisionan di un lokalidat pa un haf di karga nobo i falta di posibilidatnan di ampliashon na e lokalidat aktual, a palabrá den ‘Samenwer-

kingsconvenant Zeehavens Bonaire’ pa investigá mas aleu pa alkansabilidat di un lokalidat pa un haf di karga nobo. Posibel benefisionan ta entre otro: atendé seif i lihé ku barku i sirkulashon seif di e tráfiiko di vehíkulo di karga i pasahero di barku krusero, segun e minister.

‘E mira pa un lokalidat pa un haf di karga nobo ta trata di un haf di eskala chikitu multilateral pa e suministro pa e isla pa produktonan nesesario i di promé nesidat. A base di kombenio e ministerio di infrastruktura ta asistí Kolegio Ehekutivo ku mas tantu informashon posibel i pa medio di proseduranan pa yega na un desishon balansá.

Grupo piloto

‘E grupo piloto ‘Zeehavens Bonaire’, bou di presidensia di e gezaghebber, ta konsistí di gobernantenan enbolbí i ámtenarnan di Entidat Públiko Boneiru i di e ministerionan di I&W i asuntunan interior i relashon di Reino. A instituí e grupo piloto pa entre otro pa garantisá formashon di opinion independiente i pa for di mas partido por fasilidat resultado. Tambe e destaho di e proyekto segun reglanan vigente di destaho

di infrastruktura nobo di haf. Kolegio Ehekutivo mester pone e aseptashon di e infrastruktura di un haf nobo den un prosedura di MER pa evaluashon. Den un MER mester tèst mas aspekto di e regulashon i leinan manera nan ta bálido na Boneiru, entre kua e protekshon di naturalesa.

No solamente lo mester tuma tur interes serka e eskoho di un desishon, sinembargo tur interes mester hunga un ròl na introdukshon di e desishon skohé. Na e desishon positivo Entidat Públiko Boneiru mas aleu mester pidi pèrmit.

Kondishonnan

E minister di I&W ta outorisá outoridat a base di lei marítimo maneho BES. Ministerio di Agrikultura, Naturalesa i Kalidat di Kuminda, ta responsabel pa kumpli ku e protokòl relashoná ku áreanan importante protehá i pa bestia i mata den naturalesa, tambe konosé komo ‘SPAW Protocol’ a base di lei di maneho di naturalesa i protekshon BES. Rijkswaterstaat ta e dunadó di pèrmit i e mi-

nisterio di LNV ta konsehá aserka. Na un eventual pèrmit mester tin entre otro kondishonnan relashoná ku naturalesa mará i diferente organisashon di naturalesa mester ta enbolbí na e maneho di institutonan di

naturalesa i siensia pa pidi konseho.

E desishon òf si realmente i di ta asina unda mester bini un haf di karga nobo, ta keda na Kolegio Ehekutivo di Boneiru, segun e minister.



Ta bai drecha kas di piskadó

K R A L E N D I J K – Sekretario di Entidat Públiko Boneiru, na nòmber di kolegio ehekutivo, a aprobá pa paga e kontratista HAP Bouwbedrijf B.V. pa e trabounan ku mester bai hasi pa drecha e kas di piskadó na Playa Frans.

Pa basta tempu kaba piskadónan na e sitio

tabata pidi atenshon pa mantenshon i drechamentu di e edifisio aki.

Ta asina ku e fasilidatnan aki, inkluso e slepwei, ta di gobièrnu. Por nota sinembargo ku último tempu aki mas i mas hende ta konstruí kas na e sitio aki. No sa ku si esaki ta sosodé ku òf sin pèrmit.

Fundashon Saxomania ta organisá lèsnan di saksofon pa grandi i chikí na Boneiru. Nos tin dos grupo di saksofonden e fundashon; un grupo pa alumno (Saxominions) i un grupo avansá (Saxomania). Tur alumno ta haña por lo ménos un bia pa siman lès privá durante 30 minüt. Pa motibu di e partida di nos dosente / dirigente aktual, nos ta buskando pa entrante **3 di yùli 2021**

UN DOSENTE I DIRIGENTE DI SAKSOFON

ta buska un persona ku:

- a sali for di Konservatorio di Saksofon, òf ku por demostrá di tin un nivel komparabel na esaki.
- ta independiente den plania i organisá lèsnan pa mucha i adulto.
- ta disponibel for di 3 di yùli 2021 t/k 3 di yùli 2022.
- ta kapas pa dirigí i inspirá dos grupo di saksofon.

ta ofresé:

- un base amplio di alumno,
- un lokalidat pa lès ku èrko.
- libertat pa duna kontenido na e lès i práktikanan ku e gruponan di saksofon.
- un repertorio di saksofon ku mas o ménos 40 diferente kantika.
- konsiertonan anual; for di esnan privá te na públiko durante di Pasku.

Si bo ta kere ku abo ta e persona adekuá, solisitá pa e funshon akí i manda nos bo kuríkulo i karta di motivashon na e siguiente adrès elektróniko:

saxomaniabonaire@gmail.com

FUNDASHON SAXOMANIA

Boneiru por hala rosea trankil

Sigur di kombustibel

KRALENDIJK – Boneiru por hala rosea trankil, un dado momentu a parse ku Tweede Kamer ke a wanta institushon di Bonaire Brandstof Terminals BV dor di kua e isla lo a keda menasá durante di zomer di keda sin awa i elektrisidat. Pero despues di splikashon di minister di asuntunan ekonómiko i klima, Bas van 't Wout, a duna un espasio pa tòg un mayoria di parlamento ainda duna lus bèrdè.

E diskushon tokante suministrashon di kombustibel na Boneiru pa sorpresa di gezaghebber Edison Rijna a keda hasi principalmente sin Boneiru. ‘Mi ta apresia sinembargo ku miembronan di parlamento tin bista riba desaroynan riba nos isla, pero mi ta agregá mesora ku e produkshon ta asina leu si informá delantá. Awor ta innesesario serka nos habitantenan ku a bini e senario den imágen ku produkshon i elektrisidat i awa por bini na peliger i lo no bai haña gasolin i kerosin mas’, e promé mandatario ta skirbi den e revista di Gabinete di Gezaghebber, Bon Biní.

Atvertensia

Rijna ta komprondé e pregunta di kon riba e isla di naturalesa Boneiru mester invertí den konstrukshon di un depósito nobo pa kombustibel fosil. ‘Esaki ta parse para pia habrí ku nos ambishon pa hasi e isla mas tantu duradero posibel. Pero ta irealistiko pa komprondé ku esaki por un dia pa otro. Ta difísil pa bisa e pueblo: kumpra un outo eléktriko lihé, pasobra despues di algun luna na tin gasolin mas riba e isla, òf pa kompanianan di aviashon ku no por tènk tin kerosin. Pa e konsekuensianan desastroso pa

produkshon di elektrisidat i awa, ta di keda ketu’.

E minister ta argumentá ku mas retraso den institushon di BBT por kondusí na un situashon serio. ‘Ta eksistí un rísiko grandi ku lus por paga na Boneiru i tráfiiko ta para ketu ku tur konsekuensia komunitario di esaki. E atvertensia aki no por e kombensé tur frakshon’.

Pèrmit

‘Pa e motibu ei mi a manda un karta pa Tweede Kamer. Mirando ku ami ta presidente di e grupo piloto di kombustibel Boneiru i ta traha intensivo ku Reino pa solushoná e situashon urgente rondó di siguridat di suministrashon lihé i struktural, mi ta sinti mi mes komo gezaghebber yamá pa musta riba e importansianan ku ta den wega pa Boneiru’.

Pa suministro i depósito di kombustibel pa Boneiru tin dos depósito den uso dor di kua Rijkswaterstaat a duna un pèrmit temporal. Ku e pèrmit aki a desvia di e eksigensianan koriente di kandela i siguridat pasobra no tin alternativa pa suministro di zeta. E pèrmit aki ta bálido te e zomer aki. Esaki ta bon solamente na konsiderashon pa prolongashon si tin bista konkreto riba un solushon struktural di e problemátika di kombustibel.

Transishon

Pa demostrá konkretamente ku tin avanse ku e preparashonnan pa un solushon struktural institushon di BBT ta esensial. ‘Den mi karta mi a enfatisá pa respetá e libertat di parlamento pa kontinuá ku e diskushon e diskushon ku e minister, pero mi a mira esaki sí komo mi obli-

gashon pa kompartí mi preokupashon i musta ku ta di importansia pa e komunidad boneriano ku institushon d BBT mester tuma lugá riba tèrmino mas kòrtiku posibel’, segun Rijna.

E gezaghebber a agregá di por sigurá representantenan di pueblo ku e gobernashon di e isla i e poblashon di Boneiru no ke nada otro pa mas lihé posibel tuma despedida di kombustibel fosil. ‘Den e kuadra di nos ambishon komo bira un ‘Blue Destination’, nos ta hasi esfuerso pa e forsa maksimal pa energia nobo. E realidat ta sinembargo ku nos na e momentu aki ainda no por sin zeta’. Rijna a indiká na e komishon ku nan por yuda hasi e transishon na energia duradero mas lihé dor di duna sosten na e plannan ku awor tin i sostené e institushon d BBT.

Frontera invisibel

Asina parlamento por sòru pa kurashá partikular i empresanan pa ahustá e regulashon di stimulashon tambe na Hulanda Kariense. ‘Gustosamente nos ke promové uso di outonan eléktriko, pero e di reglanan di supsidio di gobièrnu di Reino no ta konta pa Boneiru. Nos kompania di awa i elektrisidat, WEB, gustosamente ke invertí den durabilidad i p’esei tin plannan kla pará. Lástima-mente esaki tambe ta entre un frontera invisibel entre Hulanda Europeo i Kariense. Si parlamento kita esaki, nos por kaba mas lihé e independensia di kombustibel fosil’.

E dikushon entre parlamento i minister a duna algu di resultado di kua Rijna ta kontentu kuné: i dor di Raoul Boucke i Jorien Wuite, ámbos di D66, dor di un moshon entregá a



keda aseptá pa un mayoria di parlamento,

Ei den ta pidi gabinete pa bini ku un karchi di ruta pa islanan BES na un suministrashon di energia di klima

neutral. ‘Pa miembronan di parlamento, ministerionan i otro organisashonnan ku huntu ku nos ke duna realisashon na e moshon, ta hopi bon’, segun Rijna.

Petishon pa kubri daño

KRALENDIJK – Despues ku BONERIANO a publiká ku gobièrnu ta kubri daño na outonan debí na kondishon malu di karetera, por komprondé ku mas i mas outomobilista ta hasi uso di e oportunidat aki pa haña pago pa daño. Naturalmente mester tin prueba klave i kombinsente ku enbèrdat e daño na outo

ta debí na kondishon malu di karetera. Mayoria bes por ripará ku gobièrnu no ta paga e daño kompletu, sino parsial, segun e hefe di JAZ (Juridische en Algemene Zaken) na nòmber di gobièrnu. Último a bai di akuerdo pa paga señora G.I Sint Jago-Anthony parsialmente daño kousá na su vehíkulo.

‘E brùg pa Oportunidat’

KRALENDIJK – Di akuerdo ku informashon ku BONERIANO a risibí, Bestuurscollege a bai di akuerdo ku e kombenio di ehekushon entre Entidat

Públiko Boneiru i Selibon N.V. pa realisashon di e proyekto ‘E brùg di Oportunidat’. E montante embolí ku e proyekto aki ta di USD 494.364.--.

Klenku dilanti Guardian Group

KRALENDIJK – Direktor R&O (Ruimte en Ontwikkeling (R&O), na nòmber di gobièrnu, a bai akuerdo ku e petishon di N. Hogeveen, na nòmber

di e kontratista Haafkes, pa pone klenku dilanti ofisina di Guardian Group. Edifisio di e kompania aki ta situá na Bulevar Gobernador N. Debrot 35.

BIDA ATROBE DEN HOTÈL

K R A L E N D I J K — Despues ku Boneiru a konosé 'lockdown' i restriksjon di biahe na algun okashon, por mira ku sektor di turismo ta lantando kabes. Tin bida atrobe den e sektor di hotèl i resòrt. Den kombersashon ku BONERIANO tabatin ku gerente di dos diferente hotèl/resòrt, ámbos ta optimista pa tempunan benidero. Hotèl i resòrt nan ta yenando atrobe.

Divi Flamingo

“Nos por a sobreviví danki na sosten ku nos a risibí di gobièrnu. Pero esaki no ta kita ku nos no a hiba pèrdida,” asina Celine van Meer, kende ta mèneder general na Divi Flamingo Hotel ta inisiá su splikashon.

E ta splika ku un hotèl / resòrt den Karibe mester di por lo mínimo 50 pa 55% okupashon pa por 'break-even'. Pa loke ta reservashonnan na Divi Flamingo, Celine ta splika ku na momentu ku vuelonan for di Hulanda a kuminsá yega, e resòrt a nota un omento masha leve. Esaki debí na e

echo ku e resòrt ta mas dirigí riba turismo merikano. “Ora ku vuelonan direkto for di Merka e kuminsá yega Boneiru, nos a nota un omento den reservashonnan. Pero, aki tambe e tabata bai lentamente.”

Na komienso di yùni e resòrt a mira un omento di 15 %, na mitar di yùni esaki a bai 30% i aktualmente tin un 40% di okupashon.

Ta komprendibel ku mirando situashon mundial, no por bisa ku siguransa ku e sifranan aki ta keda stabil. Den esaki diferente faktor ta hunga un ròl.

'Champagne effect'

E pronóstiko pa loke ta trata futuro serkano den mundu hotelero i resòrt, ta papia di un asina yamá 'champagne effect'. Celine ta splika: “Esaki ta nifiká ku mester ta kouteloso ku na momentu ku hendenan por kuminsá biaha atrobe, ta yega un momentu ku ta bai bini un omento di reservashon. Pero mesun lihé ku e ta subi e por baha atrobe. Esaki ta loke e sektor ta premirá i p'esei nos

sigur ta kouteloso. Loke nos tin awor aki ta bon, pero nos ta konsiente tambe ku e no ta stabil i konsistente.”

Grand Windsock Bonaire

Mas aleu BONERIANO a hiba un kombersashon tambe ku Charles Vos, kende ta mèneder general di Grand Windsock Bonaire. Grand Windsock ta un di e bich resòrt nan mas nobo ku nos isla konosé. E resòrt a habri su portanan nèt den temporada ku Covid a kuminsá. Konsekuentemente ainda no por a tene un apertura ofisial di e resòrt.

“Despues ku a kita 'lockdown' reservashonnan a kuminsá drenta un tras di otro. Por bisa ku reservashonnan pa vakashon di zomer a yena pa 60% den un siman di tempu. E fluho aki ta bini prinsipalmente di personanan ku ta disponé di 'vouchernan' di kompania di aviashon TUI ku mester a kanselá tur vuelo i reservashonnan den luna di dezèmber,” Vos ta splika.

E mèneder ta sigui splika ku inisialmente e resòrt no a sinti e sla duru manera entre otro Divi Resòrt ku mester a sera su portanan pa 9 luna. “Generalmente nos por bisa ku no a bai dje malu ei. Nos okupashon tabata entre 20 pa 25%, loke sigur ta un bon prestashon mirando e situashon ku tabatin. Nos a risibí hopi hende lokal ku a skohe pa 'staycation' komo nan no por a sali for di Boneiru.”

Kouteloso

Meskos ku Celine, Charles tambe ta kouteloso. “Un pregunta ku nos ta keda haña kada bes ta, kiko



ta pasa si tòg kosnan kana otro i mester bolbe sera. Mi ta splika e klientenan ku nos no a kambia nos kondishonan.

Esaki ta enserá ku un persona por kanselá su reservashon 10 dia promé òf kambia su reservashon pa otro dia. Si ta pa motibu di Covid un persona no por biaha e kanselashon ta grátis. Por lo pronto nos lo

mantené e regla aki.”

Ámbos ta rekonsé ku e situashon pokopoko ta biraando mas mihó, pero nan ta keda kouteloso. Esaki ta konta entre otro tambe pa tuma personal den servisio.

Tur dos resòrt ta optimista ku lo bai tin mas okupashon di kambenan, pero na mes momentu ta konsiente tambe ku esaki ta bai tuma tempu.





Hopi bia mi ta haña e pregunta dikun mi no ta publiká buki mas. Esaki despues ku den añanan nobenta mi tabata hopi aktivo riba e tereno aki. Te ku awor mi tin mas ku 30 buki riba mi nòmber. Ningun no ta riba merkado mas, pero por haña nan riba wèpsait www.archivoboneiru.com. Pues nan ta aksesibel pa tur hende interesá.

Banda di mi mes bukinan, mi a kontribuí na diferente otro buki, manera historia di MCB, un buki di Orco Bank (historia di Playa), un buki tokante historia di telekomunikashon pa TELBO i historia di BOPEC.

E pregunta pakiko mi no ta publiká buki mas ta simplemente debi na falta di tempu pa pasa den e manuskritonan ku mi tin, pa despues traha e lay-out i imprimí. Si mi haña hende boluntario pa pasa den e tekstonan pa saka taipfout, bukinan lo kuminsá sali mesora. Mi tin e fórmula pa saka nan. Esnan di ménos página mi mes por finansiá. Pa esnan mas diki lo mi por haña fnansiamentu.

Awendia tur kos ta sèn. Bo no ta haña hende pa yuda fásil. Pa kasualidat mi a haña dos persona boneriano na Kòrsou, Carla Giskus i Marvis George, ku ke repasá i korigí boluntariamente teksto di e manuskrito di 'Hende muhé den Historia', ku e sali anteriormente den e korant aki. Nan mes a bini ku e iniciativa. Ta dos hende muhé ku no ta puntra kiko nan pais por hasi pa nan, sino kiko nán por hasi pa nan pais.

E kantidat di material ku mi tin pa publiká ta enorme. Ta hende mester pa por pasa dor di e tekstonan aki i saka fout. Naturalmente riba base boluntario, pasobra mi no tin plaka pa mi. Si bo ta interesá, yama mi na 0599 7866818. App tambe ta posibel, òf e-mail b.antoine.extra@gmail.com. No mester ta eksperto den Papiamentu. Mi otrografia i gramátika ta OK. Ta bai pa taipfout.

Kondena pa trio atrakadó

KRALENDIJK- E trio akusá di tira atrako riba Julio Bar, a risibí kondena. E sospechosonan Marvin M.(24), Timoty A.(19), Suenely G. (19) a presentá den Korte den Promé Instansia. Abogado mr. Anthony Nicolaas a representá Timothy A. miéntras mr. Marga Van Lieshout a representá Marvin M. i Suenely G. Fiskal mr. Altagracia Rienhart-Martis a representá Ministerio Públiko.

Práktikamente durante e huisio solamente a atendé e sirkunstansianan personal di e akusadonan. Mirando ku na vários okashon a atendé detayenan di e delito. Korte a disidí di husga Timothy i Suenely segun derechi penal hubenil.

“Pa derechi penal hubenil, yudansa, desaroyo i kresementu di hóben ta sentral i no solamente pa kastigá”, hues mr. Edelenbos a splika.

Suenely G.

Miéntrastantu G. tin 7 luna den detenshon den kuadro di aresto preventivo. Segun e investigashon di sikólogo i sikiater, G. ta adikto na mariwana, su desaroyo di personalidat no ta optimal i e no ta kompletamente responsabel pa su aktonan.

“Kiko ta bo plannan pa ku futuro?”, hues a puntr’e.

“Mi ke bai skol i mi ke sigui piska. Esei ta mi hòbi”, G. a kontestá.

Hues a splika ku segun Reclassering G. mester di tratamentu pa siña dil ku agreshon.

“Bo ta haña ku bo mester di esaki”, hues ta puntra.

“Di un banda si. Tin ora mi ta agresivo”, G. ta atmití.

Ministerio Públiko a demandá pa G. un kastigu di prizòn di 540 dia, di kua

290 dia kondishonal ku un periodo di prueba di 2 aña. Tambe 60 ora di kastigu di trabou. E mester bai bou di guia di Reclassering hubenil, sigui tratamentu na MHC i ta prohibí p’e usa supstansia prohibí.

Timothy A.

Segun e ekspertonan, e hóben aki tampoko ta kompletamente responsabel pa su aktonan. E tabatin un infansia difisil i konsekuensia di esaki ta entre otro ku emoshonalmente e no ta madurá. Tambe ku otronan ta influensi’é lihé.

“Mi karakter ta kontrali di otronan”, Timothy ta splika. Ta konsehá pa e sigui tratamentu na Mental Health Caribbean (MHC) i biba bou di guia na Bario di Adelanto. “Mi ke bai biba na Hulanda”, A. ta bisa.

Ministerio Públiko a demandá pa A. un kastigu di prizòn di 540 dia, di kua 290 dia kondishonal ku un periodo di prueba di 2 aña. Tambe e mester bai bou di guia di Reclassering hubenil, sigui tratamentu na MHC i ta prohibí p’e usa supstansia prohibí.

Marvin M.

Hues a splika ku M. tin un malesa sikiátriko. Na momentu ku e stòp di usa remedi i usa supstansia prohibí, e malesa ta bini na superfisie. “MHC tabata satisfecho ku bo progreso. Kiko a bai robes?”, hues ta puntra.

“Mi no tin trabou i mi mester kria yu. Kiko mi tin pa bai tur siman serka MHC i Reclassering pero ainda no tin trabou?”

“Kiko mester sosedé awor”, heus ta bolbe puntra.

“Mi ke bai Hulanda. Ei mi por haña yudansa pa mi problema”, M. ta kontesta.

Ministerio Públiko a demandá un kastigu di prizòn di 27 luna pa M.

Sentensia

Hues mr. Edelenbos a splika ku mester evaluá e situashon di e akusadonan individualmente. Korte no a bai kompletamente di akuerdo ku demanda di Ministerio Públiko.

Korte den Promé Instansia a kondená Suenely G. na un kastigu di prizòn di 540 dia, di kua 335 dia kondishonal ku un periodo di prueba di 2 aña. Tambe 60 ora di kastigu di trabou. E mester bai bou di guia di

Reclassering hubenil, sigui tratamentu na MHC i ta prohibí p’e usa supstansia prohibí.

Timothy A. ta risibí un kondena di 540 dia kastigu di prizòn, di kua 291 dia kondishonal ku un periodo di prueba di 2 aña. Tambe e mester bai bou di guia di Reclassering hubenil, sigui tratamentu na MHC i ta prohibí p’e usa supstansia prohibí.

Pa Marvin M. e kastigu ta mas pisá. A konden’é na kastigu di prizòn di 27 luna, di kua 6 luna kondishonal ku un periodo di prueba di 3 aña.

NOS A TOPA



Eveline Cicilia-De Jongh, ratu ratu mi ta mir’é. Dia Hermanos Mirlo a yega Boneiru, nos a topa riba e barku un bia mas. Ta yu di Evi. Eveline ta un persona ku mi a subi barku kuné na Kòrsou 22 aña pasá, rumbo pa Bonaire. E tabata chikitu asina mi ta kòrda i huntu nos a nabegá ku Don Andres bin pariba, ku e promé kopa, ganá ku mi motosaikel 'Big Daddy' na Korsou. 1997 na luna di òktober esei a tuma lugá. Sobra ta historia i Ramiro Carolina tambe tabata riba e barku. El a pusta ku 'No Probleem' e bia ei na Curaçao International Raceway. Promé bia mi a pusta na Kòrsou i sali kampion, koriendo kontra diferente koredó baké ku mi por a kòrda. Asina tempu ta pasa, mucha (Eveline), a bira grandi, kasa, tin yu, ku un palabra, un muhé madurá.

3. 'HEEREN J.F. NEUMAN CZ. & CO'

Slagbaai, e aktual Washington, Labra i Brasil, tabata terenan ku gobièrnu hulandes a bende ku e kompania yamá Heeren J.F. Neuman Cz & Co. Dia promé di sèptèmber 1868 e benta públiko a tuma lugá na Kòrsou. Den e kondishonnan di benta di e terenan grandi aki tabatin poné ku lo traspasá e parselanan pa e doñonan nobo na momentu ku nan realisá e pago kompletu. E transferensia a tuma lugá finalmente, despues ku tur detaye tabata reglá, dia 28 di mei 1872, pues mas ku tres aña despues ku e findishi mes a tuma lugá. Motibu ta ku tabata difisil pa e kumpradónan a logra haña tur e plaka ku tabata nesario pa kumpra e terenan enorme aki.

Lodewijk D. Gerharts a yega di skirbi ku Moises Jacob Jesurun tambe aparentemente a partisipá huntu ku e rumannan Neuman pa a kumpra e dos parselanan nortwèst di Boneiru den e vindishi di 1868. Historiadó Hartog sinembargo ta menshoná solamente famia Neuman komo e kumpradónan. Tin un Angel Jesurun menshoná sí, pero komo persona ku a kumpra Klein Bonaire, parsela nr. 5 (600 bènder) pa fl.800,—.

Gerharts a skirbi den 'Field

Guide Washington' ku asta ta asina ku sigur den e promé añanan despues ku e grupo aki a kuminsá operá e tereno grandi aki huntu, ku Slagbaai komo base, Moises Jesurun a permanesé hopi na Boka Slagbaai, na unda a traha e edifisionan ku tin aktualmente.

Neuman

Ken tabata John Frederik Neuman, August Wilhelm Neuman i Casper Lodewijk Neuman ku a kumpra e dos parselanan



Sitionan Inlubidabel ©

Bòi Antoin

aki, manera ta parse, huntu ku Moises Jacob Jesurun? Komo kumpradó di e parti nortwèst di Boneiru nan ta denominá komo 'Heeren J.F. Neuman Cz. & Co'. Pa kuminsá, e Cz. tras di nan nòmber ta musta ku e tres personanan aki tabata yu di Carl Magnus Neuman (Carlszoon: Cz), un empleado importante di gobièrnu. E tabata 'Kapitein van de Indianen', loke tabata manera un hefe di trabounan públiko den plantashi di gobièrnu.

Originalmente famia Neuman a bini for di Potsdam, Alemania. Nan tabata luterano i ora ku esun promé a yega Kòrsou, esta Johan Frederik Neuman, el a afiliá tambe na Iglesia Luterano.

Carl Magnus Neuman tabata konosé e área di Slagbaai hopi bon. E tabata bibá na Playa, pero tabata traha na Rincon. Den e último añanan di su bida el a traha komo supervisor di Slagbaai. Konsiderando ku Carl Magnus Neuman a muri dia 11 di mart 1854, ta opvio ku su yu hòmbenan tambe tabata sa e potensial di e terenan aki pa krio di bestia, kimamentu di karbon, sentebibu etc. E konosementu aki sigur a hunga un ròl importante den e desishon ku nan a tuma pa kumpra e terenan aki na 1868.

Interesante pa menshoná ta ku e tres rumannan Neuman aki, na momentu ku nan a kumpra e parselanan 1 i 2 di 'Plantashi Boneiru' tabata hóben ainda, esta entre trinta pa kuarenta aña. Tòg, kon ku nan a hasi nan kuenta, nan a logra produsí e suma total di fl.57.000,—, ku pa e tempu ei tabata un montante astronómiko. P'esei tambe no ta nada straño ku, manera Gerharts a skirbi, tabatin un Moises Jesurun ku probablemente tabata e finansiadó di e kompra aki.

Edifisionan

Masoménos un aña despues ku Heeren J.F. Neuman Cz. &



Co. a kumpra e dos parselanan aki nan a kuminsá ku konstrukshon di e edifisionan ku te awe t'ei na Boka Slagbaai, ku tin su nòmber for di 'Slachtbaai', unda tabata mata hopi kabritu pa manda Kòrsou.

Riba djarason 21 di òktober 1868 e rumannan Neuman a invitá Gezaghebber Eduard D.E. van den Bossche pa pone e promé piedra pa konstrukshon di e edifisionan aki.

Den un diskurso ku el a tene pa un públiko grandi na e okashon ei, e promé mandatario a bisa entre otro ku "de verbetering van hun eigen lot in verband stond met de behartiging der belangen van de grondeigenaars, die wederkeerig in eene goede behandeling van de arbeiders den zekersten waarborg voor hun eigen voordeel zouden zien".

Saliña

Heeren J.F. Neuman Cz. & Co. no a limitá nan aktividatnan den e área na solamente krio di bestia i kapmentu di palu. Nan a traha saliñanan nobo na tan-

tu Slagbaai, Playa Frans komo Gotomeer. Na e muraya sùit di e edifisio prinsipal di Slagbaai Heeren J.F. Neuman Cz. & Co. a laga pone e emblema di Mazoneria. Mazoneria a kore manera un liña kòrá den e famia aki. Riba kèlder di diferente Neuman den sementerio protestant por topa ku e emblema aki tambe. Vários otro famia komersiante prominente di Boneiru den e tempu ei tabata mazòn. Entre otro C.S. Boom, Charles Baggs Debrot, J.K. de Haseth, R.R. Muskus i A. Nouel.

Despues ku tur papel ofisial tabata reglá e kompania Heeren J.F. Neuman Cz. & Co. A kumin-sá ku operashon di e plantashi di Slagbaai, inkluyendo tambe Labra i asta Brasil. Sentro di tur e aktividatnan aki a bira Boka Slagbaai, kaminda tabata mata kabritu na kantidat grandi pa manda Kòrsou. Tambe tabata manda tin bes kabritu i karné bibu pa Kòrsou.

E personanan ku a bin haña trabou riba e plantashi aki tabata práktikamente e mesun hendenan ku a traha komo katibu den e área aki. Nan tabata konosé e tereno bon i di mes tabata sa, por ehèmpel, kon, na unda i kua tabata e mihó forma pa hunta kabritu, kima karbon, kima kalki, etc.

Lucha duru

Bintidos aña largu Heeren J.F. Neuman Cz. & Co. a trata na operá plantashi Slagbaai i e terenonan konosí komo Labra i Brasil. Por asumí trankil ku no tabata añanan fásil, mirando kon e mesun gobièrnu ku a bende nan e terenonan grandi aki despues a bini ku diferente tipo di impuesto pa sigui saka plaka for di e propiedatnan en kestion. Nan mester a lucha duru pa tene kabes riba awa.

Pa duna un bista di e entradanan di gobièrnu for di tur e plantashinan riba e isla por nota ku na 1886 a haña fl.6.500 na derecho di importashon i fl.5000,— riba eksportashon di produktonan ku tabata sali for di e plantashinan aki, di kua Slagbaai tabata esun mas grandi i ku a sòru tambe pa e porshon mas grandi den e entradanan aki pa gobièrnu.

E barkunan ku tabata mara na Slagbaai tambe mester a paga asina yamá 'ankergeld'. Den e tempu ei, pues e perio-

do di Heeren J.F. Neuman Cz. & Co., Slagbaai ya kaba a bira un haf importante na unda tabatin un bai bin di barku ku tabata bin buska karbon, kabritu, kalki, salu, mèst i kahanan di sentebibu kushiná.

Gobièrnu tabata konsiderá Slagbaai asina importante komo haf ku a disidí, for di e momentu ku a traha e kasnan na Boka Slagbaai, pa laga Heeren J.F. Neuman Cz. & Co. traha un kas chikitu pa seladornan por a keda drumi na e sitio aki pa hasi e kontròlnan nesenario riba produktonan ku tabata drenta i sali. E seladornan di warda, hopi bia dos persona, tabata keda algun dia na Boka Slagbaai, pa despues dos otro remplasá nan.

Dño nobo

Na aña 1892 Heeren J.F. Neuman Cz. & Co. ta bende plantashi Slagbaai ku Jean Jacques Debrot i Jean Louis Cadières pa e montante di fl.33.250,—, pues ménos ku e preis ku Heeren J.F. Neuman Cz. & Co. a paga pa e teritorio aki 22 aña promé. Nan a paga fl.35.000,— pa e teritorio aki den e benta públiko di promé di sèptèmber 1868. Jean Jacques Debrot i Jean Louis Joaquin Celestino Cadières tabata primu di otro. Famianan Debrot i Cadières for di promé mitar di siglo 19 tabatin relashon ku otro. Cadières no tabata masha embolbí ku maneho di plantashi Slagbaai. Mas bien finansieramente e tabata embolbí. Maneho di e plantashi tabata bou di Jean Jacques Debrot.

Na 1897 por nota tambe ku Jean Louis Joaquin Celestino Cadières ta sali for di e kompania. E ta risibí 10 mil florin di su parti hinká den e empresa di plantashi aki.

Famia Debrot a keda hopi aña mará na Slagbaai.

E famia aki tabatin hopi tempu kaba na Boneiru i Kòrsou. E famia aki ta desendiente di Isaac Debrot, ku tabata komandùr di Boneiru durante e periodo di 11 di òktober 1817 pa 23 di mart 1827. Isaac Debrot a nase na Neuchatel, Suisa, dia 9 di yùni 1771.

Na 1930 a bende e parti nort di Slagbaai ku Herrera Hermanos – Julio i Gilberto. Slagbaai a keda operá te na kuminsamentu di añanan sesenta di siglo pasá.



Mas ku 80 alumno a partisipá

Lèsnan di talento pa skol básiko hopi eksitoso

KRALENDIJK — E lèsnan di talento pa alumnonan di skolnan básiko di e aña eskolar ku a terminá a resultá hopi eksitoso. Mas ku 80 alumno a partisipá an e klas di talento semanal, partí na diferente lokalidat di Antriol, Nikiboko i Rincon, e alumnonan despues di ora di skol a traha na konsientisashon di nan talentonan.

Bou di guia di nan coach di talento, e alumnonan a bai en buska di nan kalidatnan i abilitatnan. Pa medio di hopi kombersashon i ehersisio, nan ta mas konsiente di nan banda fuerte i ménos fuerte. I nan ta siña pa usa e abilitatnan aki na e bon

manera.

E fundashon ‘Jongeren en Toekomst’ ku esaki ta spera ku e alumnonan saka e mihó for di nan mes i stimulá nan pa skohe e mihó trabou i edukashon ku ta kuadra na nan abilitatnan. E programa di tres aña ta patrosiná pa Samenwerkende Fondsen.

Djabièrnè 25 di yùni na Mangasina di Rei a klousurá e lèsnan di talento di e klas di Rincon. E alumnonan a presentá un komedia ku nan mes a prepará. Na final nan a risibí un sertifikado for di nan dosentenan. Diputado Nina den Heyer a dirigí su mes na e alumnonan i a konta ku orguyoso e ta di e alumnonan aki.

Otro aña e alumnonan ta bai haña lès tokante diferente fishi. Hendenan for di e mundu empresarial, gobièrnu i orga-

nisashonnan komunitario, ta bin konta tokante nan trabou, nan pashon i abilitatnan ku nan ta usa pa esaki. E lèsnan ta riba

djasabra.

Próximo aña eskolar ta introdusí e skol di wikènt aki pa promé biaha na enseñansa sekundario.



Shinishi Borinque den bahia di Lac

KRALENDIJK— Riba su fecha natal, famia a bini huntu na Cai pa asina tira shinishi di restu di

Boi ‘Borinque’ Seraus den bahia di Lac. Borinque a fayeré algun luna atras i a krema su restu. Su deseo

tabata pa shinishi di su restu bai den bahia di Lac, loke famia a kumpli kuné tambe.

Manuel Libier, bon amigu di Borinque, a haña enkargo di e famia pa asina tira e shinishi di restu di Borinque den Lac. Asina famia a kumpli ku e deseo di e fayerido.

Borinque tabata un persona hopi konosí, prinsipalmente pa su kushina. El a operá diferente lugá di bende di kuminda eksitosamente. Te na último su deseo tabata pa habri un lugá pa bende kuminda na Playa Pabou, pero Dios a disidí otro i a tum’é den su Reino.

E deseo di Borinque pa laga shinishi di su restu bai resultá den bahia di Lac, ta komo ta un di su sitionan preferí pa piska. Konstantemente por a mir’é sinta kantu di laman ta tira su liña.



Dòkter Sietse Nagelkerke:

Importante pa detektá i siña biba ku malesa Sickle Cell

KRALENDIJK-- Djasa-bra último a tuma lugá un enkuentro tokante Sickle Cell, kaminda Larissa Hooi i dokter Sietse Nagelkerke a papia riba e enfermedat aki. Larissa Hooi a konta e eksperensia ku el a pasa den, kaminda el a pèrdè un yu di 19 aña di edat ku tabatin e malesa di Sickle Cell. Dòkter Sietse Nagelkerke

di su parti a bisa ku ta importante pa detektá i siña biba ku e malesa aki.

Siman pasá tabata dia internashonal di e malesa Sickle Cell. Luna di sèptèmber ta sigui ku atenshon na e malesa menshoná.

Larissa Hooi a konta: "Mi ta biba na Kòrsou i a mira e importantsia pa kompartí informashon to-



kante e malesa aki i kon atendé kuné na Boneiru. Mi a pèrdè un yu di 19 aña ku tabata yen yen di bida i den su gloria a pasa pa otro mundu. Asina mi a bin riba e idea pa lanta un fundashon. Ta un malesa ku t'ei ta na tur parti di mundu. Ta algu ku e hende ta nase kuné. Bo por ta kargadó di e malesa òf simplemente tin e Sickle Cell. E malesa ta trese hopi komplikashon, e ta un malesa ku ta den e sanger, esta e sèlnan blanku den e sanger ta mas tantu ku esnan kora."

Segun señora Hooi, e ta pèrkura pa entre otro un mucha no ta biba un bida normal si e tin e malesa di Sickle Cell. Na Kòrsou tin mas ku 10 mil kargadó di e malesa. Ta importante pa sa si bo tin e malesa i pa

bisa esun ku bo ta forma un famia kuné, pa evitá ku mas mucha ta nase ku e malesa i tur e konsekuensia.

Dokter Sietse Nagelkerke, a papia tokante e síntomanan di e malesa a trese dilanti. "Na Hulanda mi a eksperensia hopi hende ku

e malesa. Un persona ku e malesa aki ta sinti su mes hopi kansá. Ta importante pa detekt'é i purba biba mas mihó kuné. Entre otro kome salú, bebe hopi awa i hasi ehersisio moderá, no ku hopi preshon. Kontralá òf evitá pa dil hopi ku strès."



Eksposishon di potrèt na Plasa Chiku Goeloe

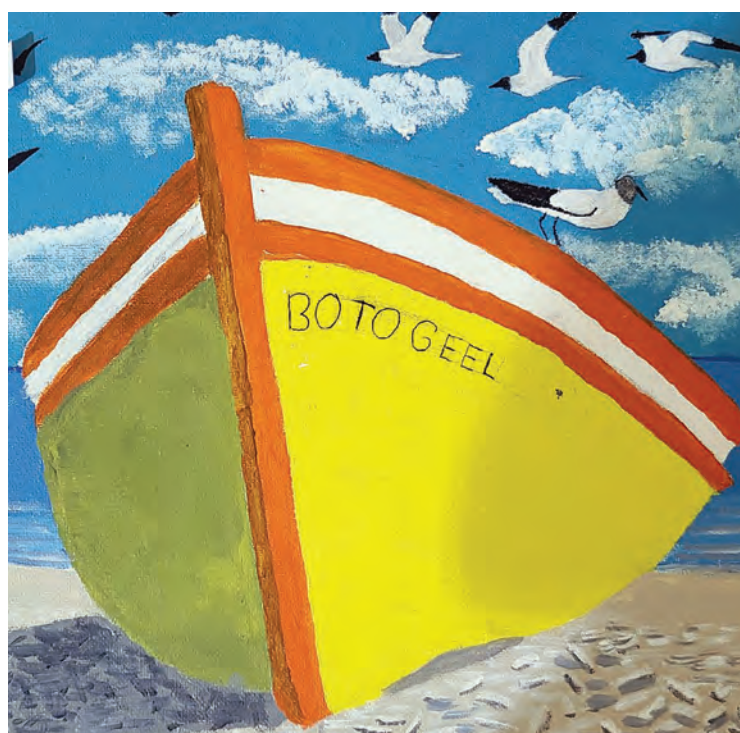
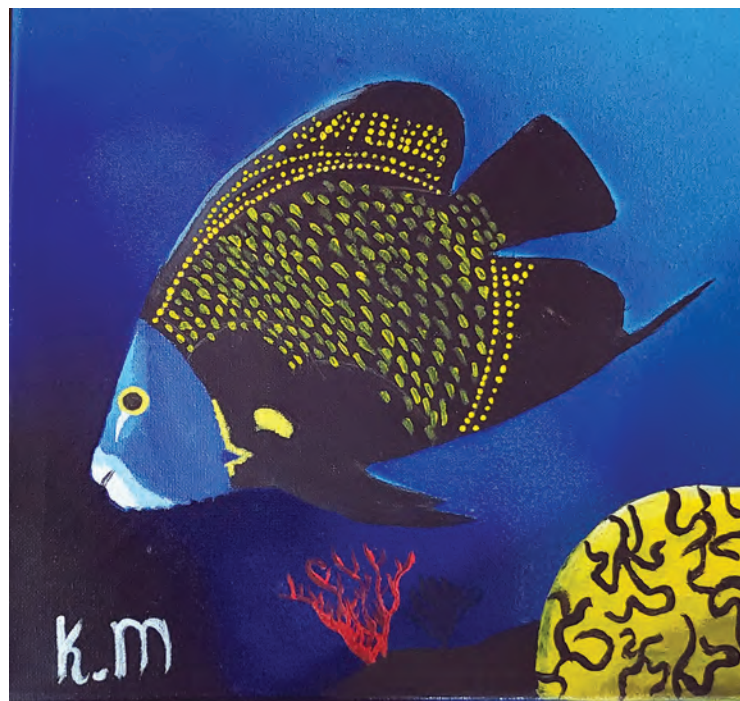
KRALENDIJK -- Despues ku diferente persona tabata interesá pa haña lès di pintamentu, Tony Trinidad a duna algun mucha lès. A organisá un eksposishon di potrèt bou di guia di e konosido pintadó Tony Trinidad, ku a tuma lugá na Plasa Chiku Goeloe. Ta trata di tres hóben ku a pasa 4 luna di lès di pintamentu serka Tony.

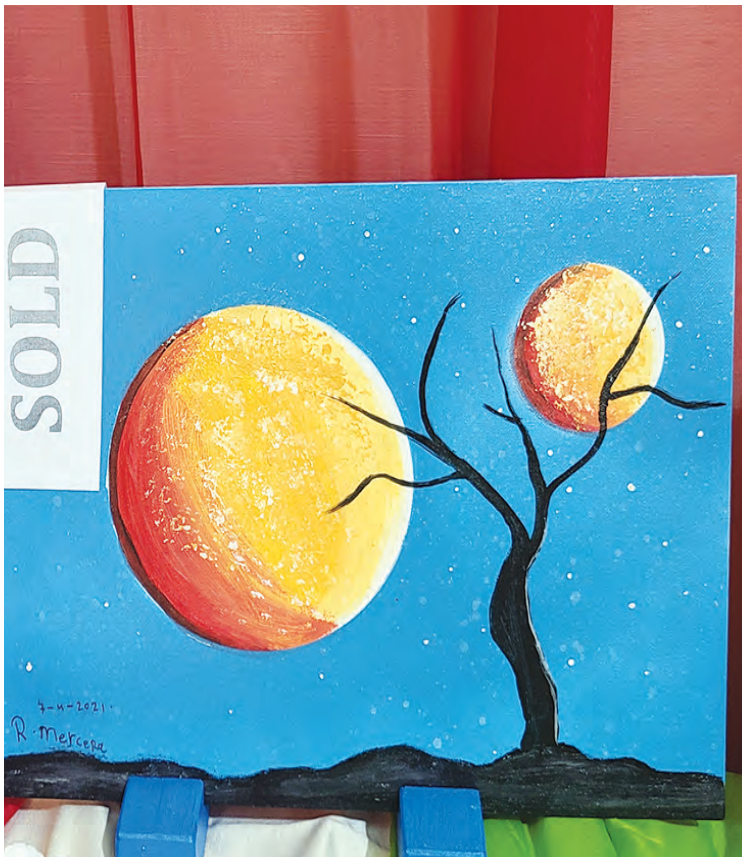
Na final nan a presentá algun di nan pinturanan i tabatin posibilidat pa por a kumpra. Sigur mirando e pinturanan i e komentari-onan, e muchanan a siña hopi durante 4 luna.

Remarkabel tabata ku durante e eksposishon, hende a kumpra diferente pintura. Sigur pa e temporada kòrtiku ku nan a haña lès di pinta, ta notabel ku nan

tin pashon pa pintamentu i a logra trese algun bunita pintura.

Tony a bisa ku si tin mas hende ku ta interesá, tin posibilidat pa organisá mas kurso pa siña pinta. Entre otro e ta ofresé pintamentu, kaminda e hende por siña pinta su mes kara riba papel. E pintadónan ta K'jar Martines, Raynni Mercera i Darren-Jay Jansen.





Presentashon negosashon CAO empleadonan públiko

KRALENDIJK -- Direktiva di 'Algemene Bond Van Overheids-En Overige Personeel' (A.B.V.O.) dia 23 di uni a duna presentashon di negosashon di CAO di Entidat Públiko Boneiru na ámbtenarnan. E CAO a keda presentá dor di Nacho Ignacio i Robert Sances i unanimamente a aprobá e CAO.

Miembronan ku ta ámbtenar na Entidat Públiko Boneiru a partisipá na e atardi di informashon masalmente.

Tambe a hiba palabrá Junny Gill ku ta den e komishon di eleksion pa A.B.V.O. A informá miembronan ku tabata presente tokante di votashon i a invitá nan pa hasi uso di nan derecho di voto.

A.B.V.O. Boneiru ta

sigui traha riba su plan nan pa su miembronan di Boneiru engeneral i tambe huntu ku esnan di Kòrsou. Kuminsando ku e sistema di traha gruponan di servisio pa kada unidat di trabou. Ku e grupo di servisio aki A.B.V.O. lo ta mas serka di miembronan.

A.B.V.O. kier a hasi un yamada na tur miembro pa duna nan nòmber i kompania òf nan sektor di trabou pa forma e grupo di servisio.

Miembronan ku ta interesá pa forma parti na e grupo di servisio, tuma kontakto ku Joanny Trinidad na email sindikatoabvo.bonaire@gmail.com A.B.V.O. a kaba di lansa su facebook ku ta hiba e nòmber

ABVO Bonaire riba e ret sosial na unda lo pone



tur informashon, evento i partisipashonnan ku A.B.V.O. tin pa su miembronan.

A.B.V.O. lo sigui amplia su plannan pa su miembronan kada aña. Sperando ku su miembronan ta sigui krese huntu ku nan sindikato.



Kashi di koriente na kandela

KRALENDIJK -- Den oranan di mainta, alrededor di 8.15 or riba djáron 23 di yùni, sentral di polis a risibí notifikashon tokante un kashi di kandela situá

na Kaya Diamanta ku tabata na kandela. Brantwer a paga e kandela. Representanten di WEB tambe a akudí na e sitio pa chèk un ke otro. No tabatin herido.

Kiebro den negoshi

KRALENDIJK -- Entre 6.30 or di mainta i 12 'or di mèrdia riba djáron 23 di yùni, deskonosinan a bai ku entre otro un generator oraño, un motor di boto di marka Yamaha i tres baikel di marka Ga-

zelle (un pretu, un bèrdè i un shinishi) for di un sitio di traha situá na Hanchi Amboina.

E artikulonan tabata den un karavana di kua a forsa e porta pa por a dreña. Ta investigando e kaso.

Bonaire Bayside N.V.

ta buska

1 kòki

Por yama na **785-2622**

JSC Construction B.V.

ta buska

4 metselaar

-mester por pega bloki, pleister muraya, afwerking porta i bentana.

Por yama na **782-7213**

Sifranan COVID-19 | Boneiru

28/06/21

Positivo	Aktivo	Negativo
+2 Total: 1618	10 +0	7846
Di tèst	Fayesé	Den hospital na
+13 Total: 9464	17 +0	Boneiru: 0



Mas informashon:

f Gobièrnu di Boneiru

www.bonairecorisis.com

Liña di informashon virùs di corona:

0800 0800
(grátia)

Esaki ta un mensahe di Entidat Públiko Boneiru

Shofùr ta haña but

KRALENDIJK -- Riba djárasan 24 di yùni, alrededor di 12.15 or di mèrdia un aksidente entre dos outo a tuma lugá riba krusada di Kaya Kanari i Kaya Pos di Amor.

Personal di ambulans a

atendé ku shofùr di un di e outonan na e sitio mes. Shofùr di e otro outo a haña prosèsferbal komo ku e no por a mustra un reibeweis bálido ni tampoko e tabatin dokumentunan di seguro bálido.

Ethel Leoneta
VITAMINA INSPIRATIVO
Djaluna pa Djabièrnè
Mainta 6:30 t/k 7:30

BròKèS 93.5 FM
Skuch'è
Tono Positivo, Ritmo Dibertido
<http://brokes935fm.radio12345.com>
<http://radio.garden/listen/brokes-fm-93-5>
Radio BròKèS 93.5 Boneiru
Telefòn pa yamada; +599 701 0935
WhatsApp mensahe skirbí; +599 700 0593

BENTANA DI BÈRGWENSA



E boto aki visiblemente no ta den uso mas. Tur dia e outoridatnan kompetente ku por tuma akshon i laga kita e boto aki, ta pasa na e sitio aki riba Malekon. Pero aparentemente nan ta ignorá e situashon. Malekon ta un lugá na unda hopi hende ta kana. Tantu nos hendenan lokal komo turista. Ban mira kuantu tempu e boto aki lo aparesé den nos bentana di bèrgwensa!

LANTA I BUSKA DIOS PROMÉ

Skritura: Ezekiel 17:22-24

“... den Bo man tin poder i forsa ...” 1 Kronikanan 29:12(BS)

Nos ta biba den tempunan di hopi kansansio i strès; diariamente hende ta sali pa trabou i ta keda kasi un dia komploto afó, ku e solo meta pa sali padilanti. Den nan empeño pa logra nan karera nan ta sakrifiká amor, famia i asta Dios. Hopi ta kere ku e tempu ku nan ta tuma pa buska e kara Señor Hesus den orashon ta un tempu pèrdí. Esta un eror, ki ignoransia tristu! Dios ta halsa i rebahá, seka i laga krese. Ku un man so, E tin poder di saka nos di e pos òf laga nos den e lodo; rebahá nos òf halsa nos. Rei David a ekspresá esaki masha kla den un di su kantikanan: “Mi a spera ku pasenshi riba SEÑOR; i El a inkliná Su mes na mi i a skucha mi sklamashon. El a sakami for di e pos di destrukshon, for di e lodo di klei; i El a pone mi pia riba un baranka i a hasi mi pasonan firme.” (Salmonan 40:1-2) Si, asina mes, ta Dios ta djis duna e òrdu i mesora ta yega yudansa pa saka nos for di e pos di desesperashon i lodo. Tin basta ku angustia, pasobra maske kuantu nos preokupá nos no por agregá nada na loke Dios a stipulá pa nos. 1 Krónikanan 29:12 ta bisa: “Tantu rikesa komo onor ta bin for di Bo, i Bo ta reina riba tur kos, i den Bo man tin poder i forsa; i ta den Bo man pa engrandesé i pa fortalese kada un.” Definitivamente: Rikesa i onor ta bini di Dios p’esei; Buska Dios promé!

Arturo Casella Robinson, Venezuela

Den tempu di trankilidat i den tempu di angustia Dios ta ku bo!!

Saká for di: Alimento Pa E Alma, un produkshon di Trans World Radio Bonaire.

Dama herida den accidente serio

ORANJESTAD -- Di-
asabra atardi a drenta in-
formacion di un accidente
serio cu hende herida.

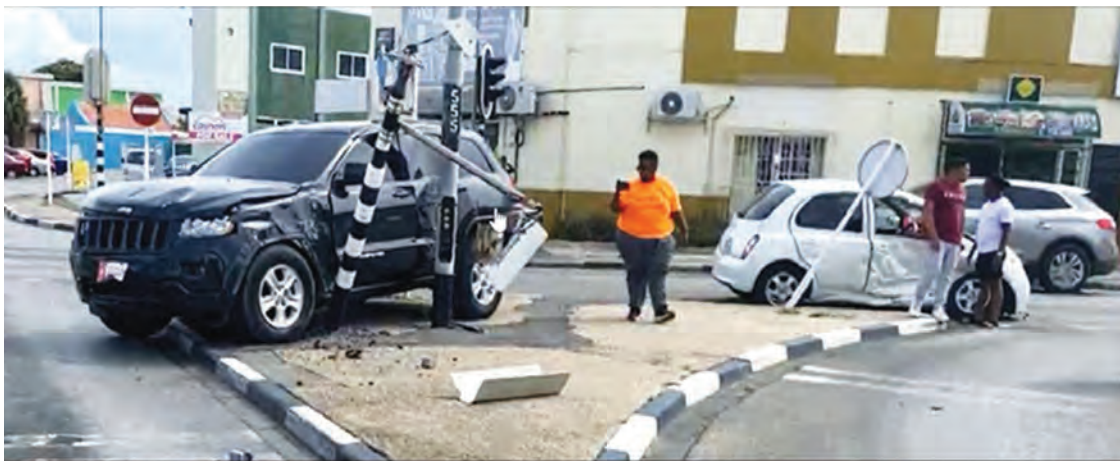
Esaki a sosode riba e
cruzada di Van Leeuwen-
hoekstraat cu Caya Ing.
Roland H.Laclé. Mesora
varios unidad policial a bay
p'e sitio, y na yegada por a
constata cu un di e autonan
a ranca un di e luznan di
trafico.

Tabata trata di dos auto,
un Jeep y un Nissan March.
N'e sitio nos a compronde
cu e Jeep bayendo riba Van
Leeuwenhoekstraat a haya
confronta cu e March cu

a subi e cruzada sin duna
preferencia. Di e manera
aki e Jeep a dal e March,
unda cu debi n'e impacto
esaki a causa cu e autonan
a dal con-tra e pal'i luz di
trafico y tambe dal un pal'i
luz.

Na stuur di e Nissan
March tabatin un dama
kende a haya golpi y tabata
keha di dolor y problema
cu halamento di rosea. P'e
motibo aki a pidi pa un am-
bulance.

Na yegada Paramedi-
conan a opta pa hiba e dama
Hospital pa un control mas
extenso.



Tres herido den accidente na Pavia

ORANJESTAD -- Di-
asabra anochi alarma a
drenta di un accidente fron-
tal riba caminda di Pavia.

Dama na stuur di un Ford
Edge lo a bay desvia pa un
vehiculo cu lo a subi su di-
lanti. Den e maniobra aki

e Ford Edge a topa riba su
otro banda cu un Honda
Pilot. Ambos chauffeur fe-
menino a resulta herida.

Pero, den e Honda fuera
di e dama, e chauffeur cu
a resulta herida tabatin un
otro dama cu tambe tabata
herida. N'e sitio segun nos
por a compronde, tur tres
dama a resulta herida, pero
esnan den e Honda Pilot ta-
bata esnan mas serio.

Na yegada di Paramedi-
conan mesora nan a atende
cu esakinan prome y pa
transporta nan mesora pa
Hospital. Polis di Trafico
a presenta n'e sitio pa haci
nan investigacion.

Segun informacion n'e
sitio, e vehiculo cu a sali/
subi caminda y cu tabata e
motibo di e accidente a ge-
woon continua su caminda
manera nada no a pasa.



ARUBA

Fisherman's Hut a habri

ORANJESTAD -- Djasabra a realisa un soft opening di e restaurant Fisherman's Hut. Esaki t'e filial di e original restaurant The Old Fisherman ubica na entrada di haf di crucero na Playa. Un negoshi di famia Pimienta cu 21 aña pasa, a

bin cu e idea pa traha un restaurant na unda e 'Rubiano ta come su pisca y otro delicianan di lama.

Debi ne tremendo acogida y aceptacion dor di local y turista, e propetarionan tabata busca ya pa varios aña e oportunidad pa adkeri

un di 2 restaurant ne area di hotel. Tabata na final di aña pasa cu a presenta e posibilidad pa traha un restaurant riba e propiedadnan di Playa Linda Beach Resort.

Meimei di henter e situacion di e pandemia y cu tur contratempo, nan a pone man na obra y awe e ta un realidad. Fisherman's Hut ta aire libre den un ambiente hopi casual unda e turista por sinti algo di e Aruba di antes. Mientras ta saborea platonan cu ta varia di pisca, shrimps, lobster, frekedel, keri-keri, panbati y funchi no ta falta, nan por admira e movecion di e hot zone di Aruba.

For di dialuna en adelante nan lo ta habri diariamente di 5'or di atardi pa 11'or, di anochi, atendi pa un personal profesional, encabeza pa koki y asistentenan reconoci. Sra. Linda Solognier hunto cu yiunan Piero y Raymond, t



cu e consehonan aserta di Ramon Pimienta, diasabra anochi den un forma sumamente gradicido na Señor, a invita pastor Frank Daal pa reza y asina bendiciona e restaurant cu un oracion

na unda tur esnan presente a participa. Famia Pimienta hopi danki pa kere den e economia di Aruba y ne mes momento hopi exito cu e adquisicion nobo aki di Fisherman's Hut.



Boneiru tin tres representante pa sertámen internashonal

KRALENDIJK – Boneiru tin tres representante pa sertámen internashonal di Nuestra Belleza Internacional. E representantenan

aki ta bai partisipá na e di dos edishon di e sertámen internashonal, ku ta tuma lugá na Punta Cana, Republika Dominicana. Den si-

man di 13 pa 20 di sèptèmber 2021, un delegashon di Boneiru lo biaha pa Punta Cana ku tres representante. Boneiru tin un tim di preparashon ku a lanta 8 di mei 2021 despues ku Boneiru a haña su direktor nashonal bou di guia di Johnrick Anthony.

E tim di preparashon aki tin na su enkargo pa manda representante di Boneiru na e di dos edishon di e sertámen internashonal aki.

Pa e kategoria di 'Little' ta representá pa Amee-sha Janzen di 8 aña, pa e kategoria di 'Pre-Teen' ta representá pa Lauhendra Beaumont di 12 aña i pa e kategoria di 'Teen' ta representá Maria-Luisa Troncon di 17 aña.



Kòrsou

Kòrsou ta sigui risibí sosten finansiero

WILLEMSTAD – Djaluna, Gobièrnu di Kòrsou a entregá un karta na Parlamento kaminda ta duna státùs di e negosashonnan ku Hulanda pa loke ta trata sosten di likides. Alabes ta informá Parlamento di akshonnan ku den e próksimo diano mester bai tuma lugá, di forma ku Kòrsou por risibí e di 6 transh di sosten di likides pa e terser kuartal di 2021. Esaki tur ta basá riba desishonnan ku tuma durante di e reunion di Konseho di Minister di Reino di Reino di Reino.

Kondishonnan

Pa motibu di e di dos lockdown ku a tuma lugá

na luna di mart/aprel 2021 i kambio resien di gobièrnu, a surgi un retraso den e diferente trabounan pa kumpli ku tur kondishonnan mará na e di 2 i di 3 transh.

Mirando ku kumplimentu di tur kondishon ta imperativo pa por sigui risibí sosten finansiero, esaki a trese kuné ku – durante di e último reunion di dia 18 di yùni – Konseho di Minister di Reino a tuma e desishon pa bai di akuerdo ku pone e siguiente transh di Naf. 168 mion disponibel, sin embargo ku kondishonnan nobo.

Básikamente esaki ta enserá ku ta splot e transh den dos pago parsial di respektivamente Naf. 75.5

mion i Naf. 92.5 mion, kada un mará na nan propio kondishonnan.

Pa loke ta e promé pago di Naf. 75.5 mion, un di e kondishonnan prinsipal ta pa promé ku 1 di yùli próksimo, Parlamento di Kòrsou i Gobièrnu di Kòrsou konhuntamente reprobá e akuerdo mutuo pa kolaborashon entre Kòrsou i Hulanda ku a drenta na vigor riba 30 di òktober 2020. Banda di esaki a pone komo otro kondishon pa huntu ku e mèsun ‘deadline’ ariba menshoná, Kòrsou – o sea Parlamento i Gobièrnu – bini ku e dos leinan (landsverordeningen) nesario pa introdusí e redukshon di 25% riba e pakete total

di kondishonnan laboral di tantu Parlamentario-komo Ministernan. Adishonalmente ta pidi pa sigui kumpli ku kondishonnan eksistente manera koperashon kompleto i transparensia den raportahe di e situashon finansiero di pais i maneho di sèn ku a risibí a traves di e sosten di likides (por ehèmpel e supsidio di NOW).

Sifranan aktual i pronóstikonan di e forma ku Gobièrnu lo bai repartí e fondonan ku ta bini liber ku futuro transhnan, ta indiká

ku e situashon finansiero di Kòrsou por lo pronto lo keda un situashon delikado kaminda e nesidat pa risibí sosten finansiero ta mas ku esensial.

Hustamente pa e motibu akí Gobièrnu di Kòrsou ta pidi Parlamento pa e koperashon nesario den yuda kumpli ku e kondishonnan nobo, asina ku Gobièrnu por sigui enfoká riba e pasonan ku mester tuma lugá pa fortifiká e finansa públiko di pais i mehorá e situashon sosial-ekonómiko di pueblo.

Entrada hudisial ku 5 detenshon i konfiskashon

WILLEMSTAD-- Koninuando ku investigashon den un kaso di atrako kometé dia 1 di yùni último riba un establecimiento, polis a hasi sinku detenshon.

Djabièrni último, kuminsando for di alrededor di 04.52 or, tim di aresto, e tim di atrako konhuntamente ku e personal di UST, a tene sinku entrada hudisial na diferente adrès. Respektivamente na; Blanquillaweg, Elmerstraat, Nieuw Nederland i Kaya Darg. Na e adrèsnan menshoná a detené sinku sospechoso, kuater hende hòmbri i un hende muhé.

Ta trata di e hòmbnan sospechosonan R.Th., 24 aña di edat, A.F.D., 23 aña di edat, S.B.L., 22 aña di edat, A.G.F.M., 29 aña di edat i X.A.L., 57 aña di edat, tur nasé na Kòrsou.

Durante investigashon na e adrèsnan ya menshoná, polis a haña i konfiská artíkulonnan ku ta di importansia pa e investigashon.

Na Blanquillaweg a haña tambe un arma di kandela. A presentá tur e sospechosonan dilanti un fiskal ouksiliar ku a ordená nan enkarselamentu pendiente di mas investigashon.

Nominadonan pa Krus di Mérito konosí

WILLEMSTAD – Riba 18 di yùni último, Minister di Enseñansa, Siensia, Kultura & Deporte sr. Sithree van Heydoorn a hasi e pregunta na 5 kandidato ku a keda presentá pa risibí un kondekorashon di Krus di Mérito, si nan ta aseptá di risibí e kondekorashon akí riba 2 di yùli próksimo.

Sektor di Kultura i Deporte a risibí mas ku 40 petishon e aña akí i Komishon Krus di Mérito tabata tin

un trabou duru pa hasi un eskoho den e kandidatonan ku a hasi trabounan meritario pa komunidad durante di trayektoria di nan bida. Despues di presentá e eskoho na Konseho di Minister, e komishon a risibí e aprobashon i ta anunsiá ku e 5 nominadonan pa risibí Krus di Mérito 2021 ta: sra. Grace Goede, sra. Maria Diwan, sr. Cesaio Lacroes, sr. Ludwig Mudén i sr. Cedric (Ced Ride) Ridder-

plaat. Kada un di e personanan akí a hasi trabounan meritario i di forma boluntario pa komunidad di Kòrsou den vários área.

Kada un a aseptá pa risibí e kondekorashon di Krus di Mérito pa e aña akí. E krus ta keda otorgá na e nominadonan durante di e aktividatnan di Dia di Bandera. Ku esaki Gobièrnu di Kòrsou ta duna rekonosementu na siudadanonan pa nan aporte balioso.



Konfiskashon di outo

WILLEMSTAD-- Koninuando ku investigashon den algun kaso di ladronisia di outo ku a tuma lugá, e tim ku ta investigá ladronisia di outo a konfiská djárasen 23 di yùni dos vehíkulo.

Esaki ta en konekshon ku un detenshon ku a tuma lugá dia 17 di yùni último kaminda a detené e hòmbri R.Z.F.D. nasé na Kòrsou di 29 aña di edat. Investigashon den e kaso aki ta kontinuá.

Rekordando 45 aña Extra

Selebrashon Dia di Rincon



Programanan di Bonaire.tv

TELBO kanal 70

Flamingo TV kanal 23

Djamars 29 yùni 2021

12.00 Herensia:

Leon Ras

13.00 AkíBoneiru:

Man den geys

14.00 Herensia:

Buchi Frans (Bolivia #2)

15.00 BAPA:

Kriabon

16.00 Herensia:

Hubert (Ibi) Janzen-

Randolph King

17.00 AkíBoneiru:

Wilbert Josephia

18.00 Herensia:

Altagracia Kroon

19.00 BAPA:

Franklin (Bòi) Antoin

20.00 Herensia:

Catalina (Kata) Antonia-Lucia

21.00 AkíBoneiru:

Norma Pieters-Copra

21.30 Antonio 'Deis' Schermer

22.30 Herensia:

Tipiko Samangó

23.30 Puerto Latino:

Luis Zárraga

Tur mèrdia 12'or ta kuminsá un programashon nobo di 4 ora.

E programashon aki ta ripití pa 24:00.



KOLOFÓN

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Pronóstiko di tempu pa Boneiru

Djamars 29
yùni 2021



Ta parsialmente nublá i tin chens pa un áwas-
eru, mas lat posible-
mente ku mal temp. E
temperatura máksimo
lo ta aproksimada-
mente 32°C, e tem-
peratura mínimo mas o
ménos 26°C. E bientu
ost ta moderá te basta
fuerte, 4-5 Bft.

Altura di ola: 1,0-1.5 m
(3-4 pia)

* Altura di ola válido pa
laman grandi

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Mi tin gana di mira algun
presentadó femenino na
televishon di Kòrsou sin
make-up'...

Awèl sí. Diferente tele-
vidente mesora lo kambia
kanal!



21 okashon den kua Papa Francisco a afirmá ku diabel ta eksistí

Churchpop Di dos parti

Den numeroso okashon a lo largu di su pontifikado, Papa Francisco a alerta fielnan di henter mundu tokante e eksistensia real i akshon di diabel.

Aki nos ta presentá 21 okashon den kua e Tata santu a papia na bos duru tokante diabel, su eksistensia, su akshon i loke un katólíko por hasi pa kombatié.

21 okashon den kua Papa Francisco a afirmá ku diabel ta eksistí

8. Bo no por dialogá ku diabel

Dia 25 di novèmber 2016, tambe den Santa Marta, e Pontífise a bisa ku diabel “ta

un mentiroso. Mas ainda: e ta e tata di mentira, ku ta engendrá mentiranan. E ta un gañadó. E ta laga bo kere ku si bo kome e apel akí, lo bo ta manera un dios. E ta bende asina p’asina abo ta kumpra i na final e ta horta bo, e ta gaña bo i ta ruina bo bida”.

E Pontífise a puntra su mes kiko hasi p’asina ku diabel no ta gaña nos. “**Hesus ta siña nos kon: nunca dialogá ku diabel.** No tin diálogo ku diabel. Kiko Hesus a hasi ku diabel? El a kuri kuné”.

9. Dios ta permití pa diabel tenta saserdotenan krese den fe.

Dia 2 di mart 2017, den

un enkuentro ku e klero di e diósis di Roma, den e basílika papal di San Juan di Letrán, e Pontífise a utilizá e ehemplo di e fe di Simon Pedro pa ta siguidó pa e saserdotenan, konstantemente poné na prueba dor di diabel. E tipo di prueba nan akí “Dios no ta manda nan direktamente, pero tampoko ta para nan”, el a bisa.

“Por mira henter bida di Simon Pedro komo un progreso den fe, danki na kompañamentu di Señor, ku ta siña na diserní den su kurason loke ta bini di Tata i loke ta bini di diabel”.

“Kisas e tentashon di mas grandi di diabel tabata esaki: **insinuá den Simon**

Pedro e idea di no ser digno di ta amigu di Hesus pasobra el a traishon’e”, e Pontífise ta bisa. Pero Señor ta fiel. Semper. I semper e ta renobá su fidelidad”.

10. Diabel semper ta drenta den e saku

Dia 1 di aprel 2017, den oudiensi ku e komunidad di e Pontifisio Kolegio Spaño San José di Roma, Papa a bisa e saserdotenan ku “**diabel semper ta drenta den e saku**”.

Saserdotenan, Francisco a bisa, “no por kontentá nan mes ku un bida ordená i kómodo ku ta permití nan biba sin preokupashon, sin sinti e nesidat di kultivá un spiritu di pobresa arraigado den e Kurason di Kristu ku, siendo riku, a bia pover pa

amor pa nos, òf manera e teksto ta bisa, pa enrikesé nos”.

11. Kiko hasi si diabel ta sedusí bo? Papa ta duna algun rekomendashon

Dia 13 di òktober 2017, den e Misa den e kopia di Casa Santa Marta, Papa a insistí fielnan na ta “vigilantenan” dilanti tentashonnan i akshonnan di diabel, ku “poko a poko” ta buska na kambia kriterionan di nos bida “pa hiba nos na mundanidad”.

“E ta meskla su mes ku e forma den kua nos ta aktua i apénas nos ta nota esaki”, el a bisa.

12. Papa Francisco ta duna un atvertensia nobo tokante Satanás

Papa Francisco a atvertí dia

Sigui lesa pag. 15

Oudiensia General:

Papa ta enkurashá pa pone bida na servisio di Hesukristu

Pa Mercedes de la Torre | ACI Prensa

Papa Francisco a kuminsá djarason e ku un serie nobo di katisashi den e Oudiensia General dediká na e Karta di San Pablo na Gálatanan i a destaká ku e apòstel a disidí na “pone su bida na servisio di Hesukristu” pa anunsiá e Evangelio mas ayá di e atversidatnan ku humildat, dulsura, obediensia i fraternidat.

Den su katisashi, e Tata Santu a indiká ku e tabata spera ku e trayekto largu dediká na orashon “nos a logra na resa un poko mihó, na resa un poko mas”.

Miéntas ku el a referí tambe na e siklo nobo di katisashi ku lo ta basa riba e Karta na Galatanan di San Pablo, buki di Beibel ku Papa a kalifiká komo “masha importante, lo mi bisa inkluso desisivo, no únikamente pa konosé e apòstel mihó, sino prinsipalmente pa konsiderá algun argumento ku e ta konfrontá den profundidat, mustRANDO e beyesa di Evangelio” i pa “**komprendé ku kaminda sigui**”.

“Den e Karta aki, Pablo ta sita vários referensia biográfiko, ku ta permití nos konosé su kombershon i e **desishon di pone su bida na servisio di Hesukristu.** E ta konfrontá, ademas, algun temátiko masha importante pa e fe, **manera esnan di**



Papa Francisco.

libertat, di e gracia i di e forma di biba kristian, ku ta ekstremadamente aktual pasobra nan ta toka hopi aspekto di e bida di e Iglesia di nos dianan. E ta un karta masha aktual. E ta parse di ta skirbi pa nos tempu,” el a atvertí.

Na promé lugá, e Tata Santu a destaká “**e gran obra di evangelisashon** realisá pa e apòstel, ku al ménos dos be a bishita e komunidadnan di Galacia durante su biahenan misionero” i ku “pa kousa di un enfermedad, a ser obligá pa bandoná e region ei”.

Den e liña aki, e Pontífise a splika ku “San Lukas, den e Echonan di Apòstelnan, ta haña sin embargo un moti-

vashon mas spiritual. E ta bisa ku ‘nan a pasa dor di Frigia i e region di Galacia, pues Spiritu Santu a stroba nan pa prediká e Palabra den Asia”.

“E dos echonan no ta kontradiktorio: mas bien nan ta indiká ku e **kaminda di evangelisashon ni semper ta dependé di nos boluntat i di nos proyektonan,** sino ku e ta rekerí e disponibilidat pa laga bo ser formá i **sigui otro rekoridonan ku no tabata premirá**”, el a añañí.

Pesei, e Tata Santu a referí na un famia ku a salud’é i a bis’é ku nan mester siña otro idioma “pasobra nan lo bai na e tera aki” i a agregá ku “e Espíri-

tu ta kondusí tambe awe, pues tin hopi misionero ku ta bandoná e patria i ta bai na otro tera pa duna e mishon”.

Despues, Papa Francisco a destaká e “**inkansabel obra di evangelisashon**” di San Pablo ku a logra “funda vários komunidad chikí, plamá den e region di Galacia” i a añañí ku ora Pablo “a yega na un siudat, na un pueblo, na un region, e no a traha un katedral grandi mesora, nada, el a traha komunidadnan chikí ku tabata, ta, e is di nos kultura kristian di awe i a kuminsá trahando **komunidadnan ku a krese, a krese i a bai padilanti**”.

“Tambe awe, ta hasi e método pastoral aki den kada region misionero. Siman pasa mi a risibí un karta di un misionero di Papúa Nueva Guinea i e ta bisa mi ku e ta predikando e Evangelio den selva, e hendenan ku no konosé ni sikiera ken tabata Hesukristu. E ta bunita eh? I nan ta traha komunidadnan chikí. **Tambe awe, e método aki, ta e método evangelisador di e promé evangelisashon**”, el a añañí.

Sin embargo, e Tata Santu a suprayá “e preokupashon pastoral di Pablo, ku despues di a funda e Iglesianan aki, a realisá di un gran peliger, -e pastor ta manera e tata òf e mama no? Ku mesora ta realisá di e peliger di e yunan-. Nan ta de gran peliger pa nan kresementu den fe. Nan

ta krese i e peligernan ta bini. Manera un hende a bisa, ta bini paranan peligroso”.

Ta pesei, Papa a deskribí ku den e tempu di San Pablo “algun kristian ku a bini di hudaismo a infiltrá, kual nan ku astusia a kuminsá na sembra teorinan kontrario na e enseñansa di e apòstel, yegando inkluso na menospresia su persona. Na ta kuminsá ku doktrina, i despues nan ta menospresia e apòstel, e ta e kaminda di semper, kita outoridat di e apòstel”.

“Manera bo ta mira, e ta un práktika antiguo esta di presentá den algun okashon komo e úniko poseedornan di e bèrdat, esnan puru, i pretendé rebahá tambe ku kalumnia e trabou realisá pa otronan”, e Tata Santu a añañí i a splika ku “e atversarionan aki di Pablo tabata sostené ku paganonan tambe mester a ser someté mes na sirkumsishon i biba segun e reglanan di e lei mosaiko. Nan ta bai patras, na e opservashonnan ku a ser superá dor di e Evangelio, nan ta bai patras”.

Den e sentido akí, Papa a señalá ku den e tempu ei “e Gálatanan, lo mester a renunsia di nan identidat kultural pa someté nan mes na normanan, preskripsionnan i kustumbenan típiko di hudiunan. I no únikamente esaki. **E atversarionan aki a sostené ku Pablo no tabata un berdadero apòstel i,** por tantu, no tabatin ningun outoridat pa prediká e Evangelio”.

Vitesse 2-0 riba Arriba Perú djadumingu

KRALENDIJK--E klup di futbòl di Antriòl Pabou ku ta s.v. Vitesse, djadumingu último 27 di yùni 2021, a gana di e peruanonan di Arriba Perú ku skor di 2-0 den kontinuashon di kampeonato futbòl di nos isla.

Tur dos gol di e partido

tabata den promé mitar di e partido.

Tabata na di 7 minüt di e partido ku ku s.v. Vitesse ta haña pinalti i Giovanny Janga ta hasi e partido 1-0 pa s.v. Vitesse.

Na di 45 minüt, Juwendrick Balochi ta amplia

bentaha na 2-0 pa s.v. Vitesse, skor tambe ku e partido a parti na dos kuné pa sosiegu reglamentario di e partido. E di dos mitar di e partido, no opstane e diferente esfuersonan i oportunidatnan di gol, e ekiponan no ta logra yega na mas gol, e partido ta finalisá den viktoria di 2-0 pa s.v. Vitesse ku ta logra su promé viktoria di e kampeonato. Ta bon pa manshoná si ku dado momentu e porteronan a haña nan ku basta trabou, pero a sa di defendé nan porteria ku éksito pa evitá mas gol den e partido.

Ku e viktoria aki s.v. Vitesse ta bai 4 punto prosedente di un viktoria i empate, bon pa di 6 lugá den e kampeonato. Arriba Perú ku e derota ta pèrdè su di 4 partido di e kampeonato i ta den sótano na di 10 lugá di e kampeonato sin punto ainda.

Riba potèrnan e rèfrinan ku a dirigí e partido ku ta Amos Melaan, asistí na banda pa Bryan Virginie i Geoffrey Angela na banda ku Arelis Mercera na mesa, e ekiponan i tambe outornan di e golnan di e partido.



SV La Fama 2-1 riba haitianonan fin di siman

KRALENDIJK--SV La Fama djasabra último di 26 yùni 2021, a trein kontra e haitianonan veterano bibá aki na Boneiru.

Un danki na nan di parti e presidente di SV La Fama ku ta sr. Sixto Molina.

SV La Fama ta sali dje porta grandi ganando e partido ku skor di 2-1, esaki ku dos gol di Adel "Gachi" Beaumont". SV La Fama lo buska kontrinkante pa e próksimo weganan importante pa trein. Den e divishon aki komo veterano no tin nada mas di demostrá na ningun persona sino laga mira si, kon mester praktiká e deporte di futbòl, tambe ser un ehèmpel pa esnan mas hóben. Pa

loke ta Fèlt Pariba, e presidente di s.v. La Fama ku ta sr. Sixto Molina, ta yama un danki na Krioyo Paint pa ku e refresco pa e garganta pa e boluntarionan. E pianan den forma di kaha di serbes ku betòn basha aden ta bashá i awó e konteinernan mester wòrdu transportá. Aprobá ta ku Fèlt Pariba ta haña tres konteiner 40 pia, di kua dos konteiner for di KNVB, unu di Johan Cruyff Foundation.

Selibon NV tambe a duna nan palabra ku nan lo opsekiá SV La Fama un konteiner di 20 pia den forma di un kantor pa ku e proyekto di Fèlt Pariba.

Tur esenan diputado Kroon ta na altura huntu ku

FFB i ta wardando e dia ku nan ta wòrdu transportá pa Fèlt Pariba, pasobra boluntarionan ta kla pa yuda drecha nan pa pronto ku Dios su poder, e gym por wòrdu habrí na Rincon.

Un danki na "El Tigre" pa e santu i steenslag.

El Tigre sèmpèr kla pa yuda. Eco tambe un danki pa e baki plèstik pa por a yena awa pa e betonmolen. Tur boluntario ku a yega, un mil danki pa boso tempu, pasó e kos aki ta pa un i tur por hasi deporte. Lokual bo duna di bo, Dios ta duna bèk.

Rincon mester di mas i mas posibilidat pa hasi deporte, asina mas hende por bai hasi deporte.



Teach United 4-1 riba Rincon Vets

KRALENDIJK--E ekipo di futbòl veterano di Fèlt Pal'i Tamarein ku ta Teach United, djasabra último den partido di futbòl veterano ku a tuma lugá den oranan di anochi na Fèlt Antonio Trenidad na Rincon, a gana di e ekipo di Rincon Vets ku skor di 4-1. Tabata un partido ku na momentu ku esaki a parti na dos pa sosiegu reglamentario di e partido, tabata 2-1 na fabor di

Teach United.

Despues di esaki Teach United a hinka 2 gol mas pa finalmente bai ku e viktoria di 4-1 riba e ekipo di Rincon Vets, ekipo di futbòl veterano di Rincon.

Por a komprondé ku pa Rincon Vets, no ta konosí kua ta nan próksimo kompromiso. Djasabra awó Rincon Vets lo no tin partido di akuerdo ku e informashonnan ku nos a risibí.

Torneo mini-futbòl fin di siman

KRALENDIJK--Fin di siman benidero, pa ta mas eksakto dianan 2, 3 i 4 di yùli 2021, tin un torneo di mini-futbòl na Fèlt Chio Semeleer na Nort Saliña.

Ta trata di "Torneo Mentor Mini Futbòl 2021".

E torneo aki ku ta kuminsá djabièrnè 2 di yùli 2021, ta sigui djasabra 3 di yùli i finalisá djadumingu 4 di yùli 2021.

Djabièrnè e partidonan ta di 7'or anochi pa 9'or anochi.

Djasabra e partidonan ta di 14:00 pa 19:00.

Djadumingu tambe e partidonan ta di 14:00 pa 19:00.

Ta trata di un torneo pa hóbennan di 15 aña te ku 35 aña.

Inskripshon pa partisipá na e torneo aki ta kosta \$ 15,-.

Por inskribí serka Arelis na tel. 599 782-5555.

Arvienna tel. 599 782-0393.

Deangelo tel. 599 787-1301.

Éksito na e ekiponan ku lo partisipá na e torneo aki fin di siman benidero.

Vespo 2-1 riba Uruguay den tremendo partido djabièrnè último

KRALENDIJK--E eki-po di futbòl s.v. Vespo di Rincon, djabièrnè último 25 yanüari 2021, den kontinuashon di kampionato di futbòl di FFB den Stadion Kralendijk na Playa den oranan di anochi, a gana di e ekipo di s.v. Uruguay di Antriòl Pariba ku skor pèrtá di 2-1.

Vespo ku e viktoria aki ku 2 gol di Christopher Isenia, ta bai 4 partido ganá ku ta bon 12 punto, empatá tambe ku Atl. Flamingo na kabes di e kampionato.

Atl. Flamingo ta keda si ku bentaha riba Vespo pa saldo di gol mas favorabel,

na kabes di e kampionato.

E partido djabièrnè último mitar di nueve anochi, a kuminsá basta bon balansá.

Tabata Christopher Isenia na di 24 minüt di e partido, ta hinka su promé gol di e partido pa s.v. Vespo bai den bentaha di 1-0.

S.V. Uruguay no ta keda tras i ta sigui buta preshon riba e arko di s.v. Vespo.

Tabata John Salgado, na di 35 minüt di e partido, ta skor pa s.v. Uruguay empatá e partido 1-1, skor tambe ku e partido ta parti na dos kuné pa sosiegu reglamentario di e partido.

E di dos mitar di e par-

tido, e parti komplementario di e partido, Christopher Isenia na di 49 minüt di e partido, ta hinka su di dos gol di e partido pa s.v. Vespo bai den bentaha di 2-1.

E ekiponan a sigui buska e gol di empate i di amplia bentaha pero sin resultado, e partido ta finalisá den viktoria di 2-1 pa s.v. Vespo ku ta bai tambe ku e 3 puntonan di e partido.

Tabata un tremendo partido dirigí pa rëfri Cassius Coffie, asistí na banda pa Geoffrey Angela i Benjamin Henricus. Un total di 130 fanátiko a paga pa mira e partido, di kua 97 adulto, 19 mucha i 14 fanátiko riba 60 aña.

Un danki di parti FFB ku ta e federashon di futbòl di nos isla, ta bai na e fanatikada ku a paga pa mira e partido.

Riba potrètnan rëfrinan ku a dirigí e partido, e ekiponan i outornan di e golnan di e partido.



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